

<i>SERFF Tracking Number:</i>	<i>META-126288342</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43374</i>
<i>Company Tracking Number:</i>	<i>I09-18 METWINS</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I09-18 MetWins/I09-18 MetWins</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCI Advertising

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: META-126288342 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num: I09-18 METWINS

Authors: Mary Rinaldi, Cherise
Crittenden

Date Submitted: 09/01/2009

State Tr Num: 43374

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 09/14/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: I09-18 MetWins

Project Number: I09-18 MetWins

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: Resubmission

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/14/2009

Created By: Mary Rinaldi

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Previous Filing Number: I07-39

Overall Rate Impact:

Filing Status Changed: 09/14/2009

Deemer Date:

Submitted By: Mary Rinaldi

Metropolitan Life Insurance Company

57 Greens Farms Road, Westport, CT 06880

Tel 203 221-3859 Fax 203 221-6573

Mrinaldi@metlife.com

Mary J. Rinaldi

Long-Term Care

SERFF Tracking Number: META-126288342 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43374
Company Tracking Number: I09-18 METWINS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: I09-18 MetWins/I09-18 MetWins
August 31, 2009

Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Company Filing No. IO9-18 MetWins

Dear Sir/Madam:

We enclose for filing printed copies of the Individual long-term care advertising materials described below. The materials are intended for use with the following Individual long-term care policy form LTC2007 AR approved by your Department August 17, 2007.

MetWins Illustrations is software used by our licensed agents to provide client proposals for Individual and Multi-Life sale. Please be advised the Outline of Coverage will be given to the client prior to the meeting or simultaneously. In addition, the agent will have an application available should the client choose to purchase long-term care insurance.

We consider the enclosed materials Invitation to Contract advertisements. The materials are similar to forms previously filed with your Department. Please refer to SERFF Tr. No. META-125222814, State Tr Num: 36283.

Advertising Form Number Brief Description of Advertising Material

ADF#1762.07(Rev0809) Individual Multi-Life Base Illustration Output

ADF#1763.07(Rev0809) Individual Multi-Life Enrollment Kit Output

ADF#1916.09 Individual Base Illustration Output

- Please note this form is new however, it is combination of our custom plan-Form ADF#1754.07 and starter plan-Form ADF#1756.07.

SERFF Tracking Number: META-126288342 State: Arkansas
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Product Name: Individual LTCI Advertising
Project Name/Number: I09-18 MetWins/I09-18 MetWins

This electronic submission includes PDFs of the following:

- each advertisement and highlighted version of each advertisement indicating the revisions.
- the required NAIC form
- an explanation of variables for each form identifying how the variable material will be modified, and
- this letter

The filing fee check was submitted via SERFF as an EFT transaction.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,
Mary J. Rinaldi
Consultant-Compliance Marketing/AD

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com
MKTG/AD
Green Farms Road 203-221-3859 [Phone]
Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	No

SERFF Tracking Number: META-126288342 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43374
Company Tracking Number: I09-18 METWINS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: I09-18 MetWins/I09-18 MetWins
Fee Explanation: 3 x 25 = \$75.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$75.00	09/01/2009	30245990

<i>SERFF Tracking Number:</i>	<i>META-126288342</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43374</i>
<i>Company Tracking Number:</i>	<i>I09-18 METWINS</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I09-18 MetWins/I09-18 MetWins</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/14/2009	09/14/2009

<i>SERFF Tracking Number:</i>	<i>META-126288342</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43374</i>
<i>Company Tracking Number:</i>	<i>I09-18 METWINS</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I09-18 MetWins/I09-18 MetWins</i>		

Disposition

Disposition Date: 09/14/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>META-126288342</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43374</i>
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<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I09-18 MetWins/I09-18 MetWins</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanation of Variables		Yes
Supporting Document	Highlighted Versions of MetWins		Yes
	Illustrations		
Supporting Document	NAIC Form		Yes
Form	Individual Multi-Life Base Illustration		Yes
	Output		
Form	Individual Multi-Life Enrollment Kit Output		Yes
Form	Individual Base Illustration Output		Yes

SERFF Tracking Number: META-126288342 State: Arkansas

Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43374

Company Tracking Number: I09-18 METWINS

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual LTCI Advertising

Project Name/Number: I09-18 MetWins/I09-18 MetWins

Form Schedule

Lead Form Number: ADF#1762.07(Rev0809)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1762.07(Rev0809)	Advertising Individual Multi-Life Base Illustration Output	Revised	Replaced Form #: ADF#1762.07 Previous Filing #: I07-39	0.000	ADF#1762.07 (Rev0809) Individual Multi-iLife Base Illustration Output.pdf
	ADF#1763.07(Rev0809)	Advertising Individual Multi-Life Enrollment Kit Output	Revised	Replaced Form #: ADF#1763.07 Previous Filing #: I07-39	0.000	ADF#1763.07 (Rev0809) Individual Multi-Life Enrollment Kit Output.pdf
	ADF#1916.09	Advertising Individual Base Illustration Output	Initial		0.000	ADF#1916.09 Individual Base Illustration Output.pdf

Multi-Life LTCI Proposal

MetLife LTC LifeStage Advantage^[SM]

MetLife®



Prepared for: [BusinessName]

Prepared by: [Sample Agent]

[200 Park Ave]
[New York]
[New York 10166]

Prepared: [00:00:00 PM 0/0/0000]

MetLife®

[LTC2007 Product Name]

You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If one or more of your employees needed assistance with the everyday activities of living such as dressing and bathing, it could have a significant impact on their families, their savings and their lifestyles. That’s why offering your employees a plan for how they would pay for long-term care is an important benefit.

Who pays for long term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of lost income if a person becomes disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- An individual’s **personal savings and retirement accounts** are often the **only** available sources of payment.

MetLife makes it easy to help protect what your employees value most.

Providing protection for your employees and their families from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer a straight-forward, easily customized insurance policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care at home.

You’re one step closer to offering your employees a greater sense of security.

By inquiring about long-term care insurance, you’ve taken an important first step toward helping your employees feel more secure about their futures. MetLife LTC LifeStage Advantage offers the simplicity of an easy-to-understand policy along with the flexibility of two lifestage-based plans. Depending on their current life situation, your employees may want to StartSmart&Build by taking advantage of the ability to buy some coverage now and then add to it over time, or they may want to customize their coverage with optional inflation protection. Be sure to ask for more details about the plans and optional features that are available to your employees.

Relax. MetLife makes it easy to offer the security of a long-term care insurance plan... to help your employees stop worrying about the uncertainties of tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008

Your Group illustration at a glance

	[Plan 1]	[Plan 2]	[Plan 3]
Policy Benefits			
Plan Type:	[Custom]	[Custom]	[Simple]
Total Benefit Amount	[\$400,000]	[\$400,000]	[\$400,000]
Monthly Benefit Amount	[\$9,000]	[\$9,000]	[\$6,000]
Billing Mode	[Monthly]	[Annual]	[Monthly]
[Partnership*]	[yes]	[yes]	[yes]
Every MetLife LTC LifeStage Advantage policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are reimbursed at 100% In addition, the following Built-In Benefits are also included.			
Built In Benefits			
Needs Assessment			
Return of Premium			
Policy Waiver of Premium			
International Coverage			
Hospice Facility/Hospice Care at Home			
Care Advisory Services			
Bed Reservation			
Elimination Period	[100] Calendar Days	[100] Calendar Days	[100] Calendar Days
[Benefit Increase Option]			
	[5% Automatic Compound Inflation Rider]	[Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75)]	[Guaranteed Purchase Option Rider]
[Optional Benefits]			
[Optional Benefit #1]	[Shared Care Rider]	[Shared Care Rider]	[Shared Care Rider]
[Optional Benefit #2]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]
[Optional Benefit #3]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]
[Optional Benefit #4]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]
[Discounts]			
[Multi-Life Discount]	[Employer Paid – 5%]	[Employer Paid – 5%]	[Employer Paid – 5%]
[Residential Discount]	[Spousal Discount]	[Spousal Discount]	[Spousal Discount]

MetLife®

[LTC2007 Product Name]

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [6]].

[*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.] (This should only print if at least 1 plan on this proposal is a partnership plan.)

[^[1] Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[^[2] If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.]

MetLife®

[LTC2007 Product Name]

Participants Initial [Annual] Premiums*

<u>Age</u>	<u>[Plan 1]</u>	<u>[Plan 2]</u>	<u>[Plan 3]</u>
18-30	\$[530.30]	\$[520.30]	\$[540.30]
31	\$[531.31]	\$[521.31]	\$[541.31]
32	\$[532.32]	\$[522.32]	\$[542.32]
33	\$[533.33]	\$[523.33]	\$[543.33]
34	\$[534.34]	\$[524.34]	\$[544.34]
35	\$[535.35]	\$[525.35]	\$[545.35]
36	\$[536.36]	\$[526.36]	\$[546.36]
37	\$[537.37]	\$[527.37]	\$[547.37]
38	\$[538.38]	\$[528.38]	\$[548.38]
39	\$[539.39]	\$[529.39]	\$[549.39]
40	\$[540.40]	\$[530.40]	\$[550.40]
41	\$[541.41]	\$[531.41]	\$[551.41]
42	\$[542.42]	\$[532.42]	\$[552.42]
43	\$[543.43]	\$[533.43]	\$[553.43]
44	\$[544.44]	\$[534.44]	\$[554.44]
45	\$[545.45]	\$[535.45]	\$[555.45]
46	\$[546.46]	\$[536.46]	\$[556.46]
47	\$[547.47]	\$[537.47]	\$[557.47]
48	\$[548.48]	\$[538.48]	\$[558.48]
49	\$[549.49]	\$[539.49]	\$[559.49]
50	\$[550.50]	\$[540.50]	\$[560.50]
51	\$[551.51]	\$[541.51]	\$[561.51]
52	\$[552.52]	\$[542.52]	\$[562.52]
53	\$[553.53]	\$[543.53]	\$[563.53]
54	\$[554.54]	\$[544.54]	\$[564.54]
55	\$[555.55]	\$[545.55]	\$[565.55]
56	\$[556.56]	\$[546.56]	\$[566.56]
57	\$[557.57]	\$[547.57]	\$[567.57]
58	\$[558.58]	\$[548.58]	\$[568.58]
59	\$[559.59]	\$[549.59]	\$[569.59]
60	\$[560.60]	\$[550.60]	\$[570.60]
61	\$[561.61]	\$[551.61]	\$[571.61]
62	\$[562.62]	\$[552.62]	\$[572.62]
63	\$[563.63]	\$[553.63]	\$[573.63]
64	\$[564.64]	\$[554.64]	\$[574.64]

All premiums shown illustrate the following discount(s):[Multi-Life] [and] [Residential]. The total Discount Percentage shown is [20]%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

MetLife®

[LTC2007 Product Name]

Participants Initial [Annual] Premiums*

<u>Age</u>	<u>[Plan 1]</u>	<u>[Plan 2]</u>	<u>[Plan 3]</u>
65	\$[565.65]	\$[555.65]	\$[575.65]
66	\$[566.66]	\$[556.66]	\$[576.66]
67	\$[567.67]	\$[557.67]	\$[577.67]
68	\$[568.68]	\$[558.68]	\$[578.68]
69	\$[569.69]	\$[559.69]	\$[579.69]
70	\$[570.70]	\$[560.70]	\$[580.70]
71	\$[571.71]	\$[561.71]	\$[581.71]
72	\$[572.72]	\$[562.72]	\$[582.72]
73	\$[573.73]	\$[563.73]	\$[583.73]
74	\$[574.74]	\$[564.74]	\$[584.74]
75	\$[575.75]	\$[565.75]	\$[585.75]
76	\$[576.76]	\$[566.76]	\$[586.76]
77	\$[577.77]	\$[567.77]	\$[587.77]
78	\$[578.78]	\$[568.78]	\$[588.78]
79	\$[579.79]	\$[569.79]	\$[589.79]
80	\$[580.80]	\$[570.80]	\$[590.80]
81	\$[581.81]	\$[571.81]	\$[591.81]
82	\$[582.82]	\$[572.82]	\$[592.82]
83	\$[583.83]	\$[573.83]	\$[593.83]
84	\$[584.84]	\$[574.84]	\$[594.84]

All premiums shown illustrate the following discount(s):[Multi-Life] [and] [Residential]. The total Discount Percentage shown is [20]%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

MetLife®

[LTC2007 Product Name]

	Name	Age	Discount	[Plan 1]	[Plan 2]	[Plan 3]
[1].	[Insured 1]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]
[2].	[Insured 2]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]
[3].	[Insured 3]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]

Totals:

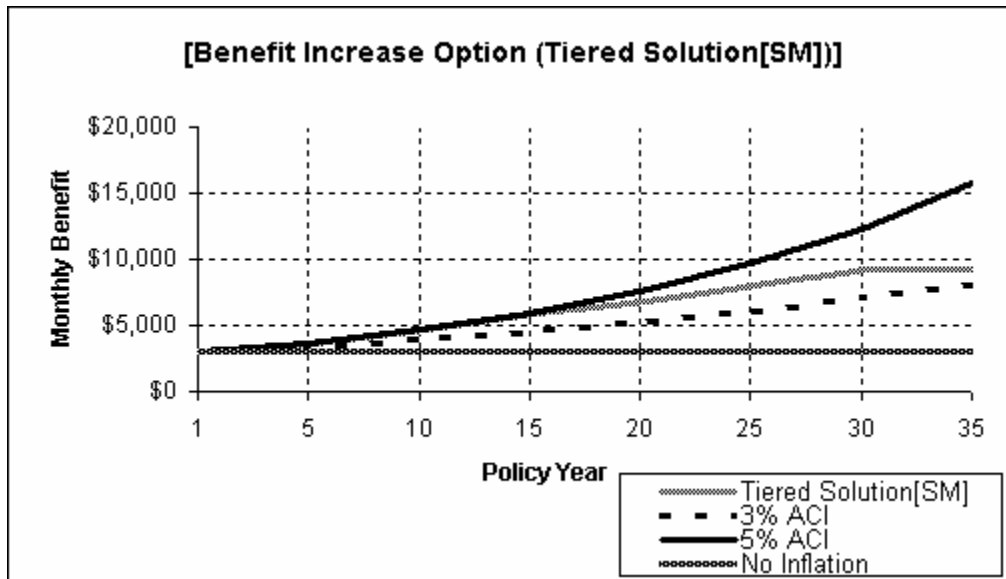
[Age]	Number	[Monthly Premium]
[50]	[2]	[\$101.14]
[56]	[1]	[\$160.98]
[All]	[3]	[\$160.98]

All premiums shown illustrate the following discount(s):[Multi-Life] [and] [Residential]. The total Discount Percentage shown is [20]%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)] Rider Comparison for [Plan1]

To illustrate how the different Benefit Increase Options work, the table and graph below illustrates what the Monthly Benefit and Total Benefit Amount would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider is selected.

	<u>Tiered Solution^[SM]</u>		<u>3% ACI</u>		<u>5% ACI</u>	
Year	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]
[5]	\$[3,647]	\$[486,203]	\$[3,377]	\$[450,204]	\$[3,647]	\$[486,203]
[10]	\$[4,654]	\$[620,531]	\$[3,914]	\$[521,909]	\$[4,654]	\$[620,531]
[15]	\$[5,940]	\$[791,973]	\$[4,538]	\$[605,036]	\$[5,940]	\$[791,973]
[20]	\$[6,886]	\$[918,113]	\$[5,261]	\$[701,402]	\$[7,581]	\$[1,010,780]
[25]	\$[7,983]	\$[1,064,345]	\$[6,098]	\$[813,118]	\$[9,675]	\$[1,290,040]
[30]	\$[9,254]	\$[1,233,868]	\$[7,070]	\$[942,626]	\$[12,348]	\$[1,646,454]
[35]	\$[9,254]	\$[1,233,868]	\$[8,196]	\$[1,092,762]	\$[15,760]	\$[2,101,339]

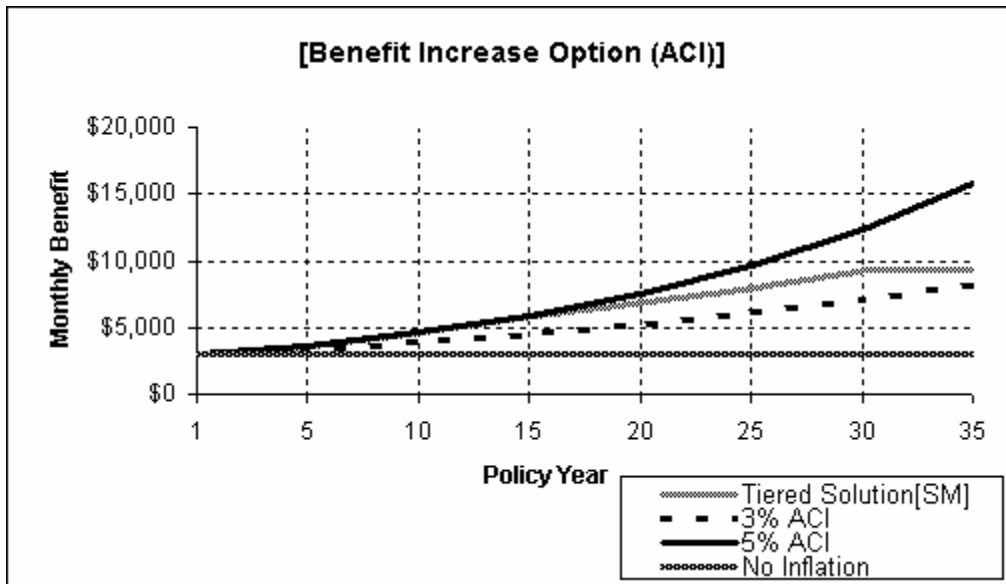


*Illustration of future premium assumes no increase in rates during the period shown.

Automatic Compound Inflation (ACI) Rider Comparison for [Plan1]

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be if the [Tiered SolutionSM] (Graded Automatic Annual Increase to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider is selected.

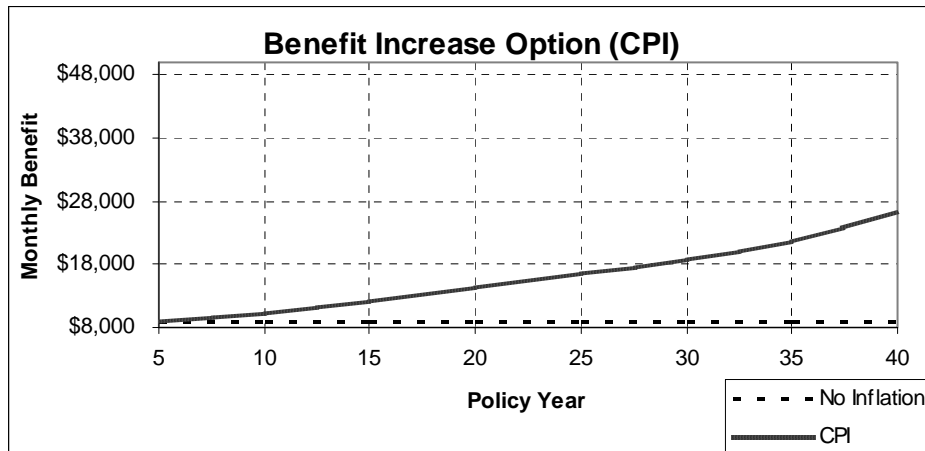
Year	Tiered Solution SM		3% ACI		5% ACI	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]
[5]	\$[3,647]	\$[486,203]	\$[3,377]	\$[450,204]	\$[3,647]	\$[486,203]
[10]	\$[4,654]	\$[620,531]	\$[3,914]	\$[521,909]	\$[4,654]	\$[620,531]
[15]	\$[5,940]	\$[791,973]	\$[4,538]	\$[605,036]	\$[5,940]	\$[791,973]
[20]	\$[6,886]	\$[918,113]	\$[5,261]	\$[701,402]	\$[7,581]	\$[1,010,780]
[25]	\$[7,983]	\$[1,064,345]	\$[6,098]	\$[813,118]	\$[9,675]	\$[1,290,040]
[30]	\$[9,254]	\$[1,233,868]	\$[7,070]	\$[942,626]	\$[12,348]	\$[1,646,454]
[35]	\$[9,254]	\$[1,233,868]	\$[8,196]	\$[1,092,762]	\$[15,760]	\$[2,101,339]



Urban Consumer Price Index (CPI) Rider Inflation Comparison for [Plan1]

To illustrate how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be with Urban CPI inflation using hypothetical Urban CPI percentages.

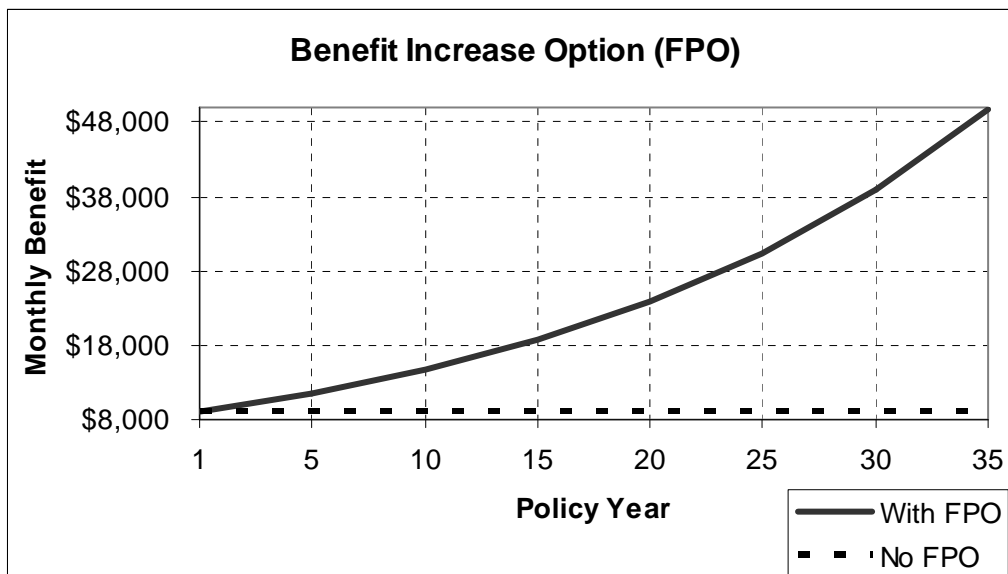
No Benefit Increase Option			Urban CPI		
Year	Monthly Benefit	Total Benefit Amount	CPI %	Monthly Benefit	Total Benefit Amount
[1]	\$[9,000]	\$[400,000]	[3]%	\$[9,000]	\$[400,000]
[5]	\$[9,000]	\$[400,000]	[2]%	\$[10,132]	\$[450,334]
[10]	\$[9,000]	\$[400,000]	[3]%	\$[12,206]	\$[542,531]
[15]	\$[9,000]	\$[400,000]	[3]%	\$[14,424]	\$[641,095]
[20]	\$[9,000]	\$[400,000]	[3]%	\$[16,398]	\$[728,843]
[25]	\$[9,000]	\$[400,000]	[3]%	\$[18,643]	\$[828,603]
[30]	\$[9,000]	\$[400,000]	[4]%	\$[21,610]	\$[960,487]
[35]	\$[9,000]	\$[400,000]	[2]%	\$[26,285]	\$[1,168,253]



Future Purchase Option (FPO) Rider Comparison for [Plan1]

To illustrate how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be if No Benefit Increase Protection or the FPO Rider is selected. The example below illustrates a policy that does not use a Benefit Increase Option and a policy that has its Monthly and Total Benefit Amounts increased by 5% each year under the FPO Rider.

Policy Year	No Benefit Increase Option		Future Purchase	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[9,000]	\$[400,000]	\$[9,000]	\$[400,000]
[5]	\$[9,000]	\$[400,000]	\$[11,486]	\$[510,512]
[10]	\$[9,000]	\$[400,000]	\$[14,660]	\$[651,557]
[15]	\$[9,000]	\$[400,000]	\$[18,710]	\$[831,571]
[20]	\$[9,000]	\$[400,000]	\$[23,879]	\$[1,061,319]
[25]	\$[9,000]	\$[400,000]	\$[30,477]	\$[1,354,541]
[30]	\$[9,000]	\$[400,000]	\$[38,897]	\$[1,728,776]
[35]	\$[9,000]	\$[400,000]	\$[49,644]	\$[2,206,406]

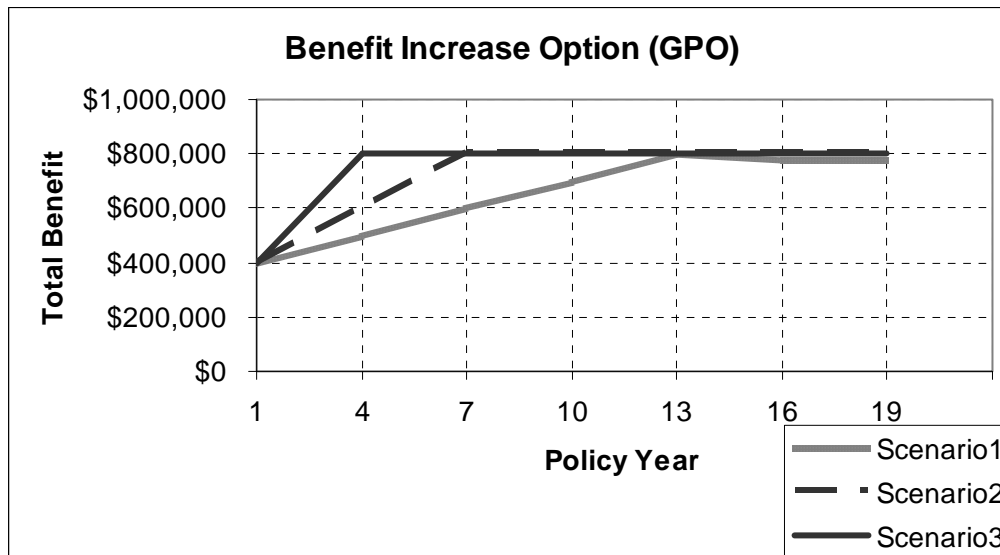


]

Guaranteed Purchase Option (GPO) Rider Comparison for [Plan1]

To illustrate how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how the Monthly Benefits and Total Benefit Amounts would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th, and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Year	GPO Scenario 1		GPO Scenario 2		GPO Scenario 3	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	[\$6,000]	[\$400,000]	[\$6,000]	[\$400,000]	[\$6,000]	[\$400,000]
[4]	[\$7,500]	[\$500,000]	[\$9,000]	[\$600,000]	[\$12,000]	[\$800,000]
[7]	[\$9,000]	[\$600,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[10]	[\$10,500]	[\$700,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[13]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[16]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[19]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]



*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

]

[Policy Feature, Optional Rider, and Discounts Explanations]

This is a summary of the features, optional riders and discounts available under the MetLife [LTC LifeStage Advantage] policy. Please refer to your Outline of Coverage for complete details.

Built In Benefits
Every MetLife LTC Lifestage Advantage policy includes coverage for home care, assisted living facility, nursing home and adult day care. In addition, the following Built-In Benefits are also included.
Return of Premium
If you die on or before your 70 th birthday, we will return to your designated beneficiary an amount equal to all the premiums that you paid, less any Benefits that were paid to you or on your behalf.
Waiver of Premium
If you are in the United States and you become eligible for benefits, fulfill the applicable elimination period and begin receiving payment of benefits, we will waive your premiums.
International Benefit
If you are living outside the United States for at least 15 consecutive days during a calendar month, are eligible for benefits and have fulfilled the applicable elimination period for the international benefit, you can receive benefits under the International Benefit provision in your policy.
Care Advisory Services
This policy provides for care advisory services provided by a care advisor. This includes any of the following services: assessing long-term care service needs; identifying the long-term care providers to meet those needs; requisitioning and coordinating long-term care services; implementing the long-term care service plan; and monitoring and reassessing long-term care needs as required from time to time.
Bed Reservation
If you are in a nursing home, hospice facility or assisted living facility, and you leave that facility temporarily, we will pay benefits for the actual charges you incur to hold your space in the facility so that you are able to return to it.
Needs Assessment
After you become eligible for benefits, you can receive one needs assessment from a care management organization to assess your long-term care service needs..
Hospice Facility/Hospice Care at Home
This policy provides coverage for hospice care, either in a hospice facility or at home, if you become terminally ill.
Elimination Period for Covered Services
The policy includes a [100] calendar day elimination period for covered services. This is the number of days you must be eligible for benefits before benefits for covered services become payable. These [100] calendar days do not need to be consecutive.

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[LTC2007 Product Name]

[Benefit Increase Option]
[5% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 5%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[3% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 3%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Tiered SolutionSM](Graded Automatic Annual Increase to age 75)
[Automatically increases your coverage every year by 5% up to and including the year in which you turn 60. Coverage will then continue to increase every year by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
[Future Purchase Option Rider]
[Automatically increases by 5% every year unless rejected in writing. Option ceases if you reject twice in a row. New premium price based on age when increase takes effect.]
[Urban CPI Compound Inflation Protection Rider]
[Automatically increases every year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Guaranteed Purchase Option Rider]
[As often as every 3 years, purchase an increase in coverage without providing proof of good health. Total purchases may be up to 100% of your original total benefit amount.]
[Optional Benefits]
[Shared Care Rider]
[If your spouse or domestic partner* (referred to as "covered partner") is covered under a policy that is identical to yours that includes the Shared Care Rider, and your covered partner exhausts the total benefit amount under his/her policy, then your covered partner may receive benefits (other than the benefit for needs assessment) under your policy without satisfying any additional elimination period. In the event of your covered partner's death, the remaining total benefit amount under his/her policy will be added to your policy. *Where permitted by state law.]
[Nonforfeiture Rider]
[If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to "paid-up" status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a "paid-up" policy, your total benefit amount will be adjusted so

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

MetLife®

[LTC2007 Product Name]

that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.]

[Cash Benefit Rider]

[With this rider, if you are eligible for benefits and have fulfilled the elimination period, you will receive the monthly benefit amount instead of reimbursement for covered services (other than the needs assessment). Benefits under this rider will be paid up to the total benefit amount. Since benefits under the Cash Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[Ten Year Premium Payment Rider]

[With this rider, once you have paid premiums up to your 10th policy anniversary, the coverage that went into effect on your original policy effective date will be considered "paid-up" and will remain in effect with no further premium payment. Once the policy is "paid-up" under this rider, you may not request any further changes to your policy. If you end this rider before it is paid-up, and your policy remains in force, you will not receive any offset, adjustment or refund of the accelerated premium paid under this rider upon switching to the standard method of premium payment. Please be aware that the Ten-Year Premium Payment Rider provides an accelerated premium payment schedule that may result in a loss of potential tax deductions to which you may otherwise be entitled under the federal income tax law and the income tax laws of certain states. You should consult your tax advisor prior to selecting an accelerated premium payment rider.]

[Discounts]

[Spousal Discount]

[Premiums for your coverage will be subject to a [30]% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date we are notified of your eligibility for this discount. If your spouse's or domestic partner's* coverage ends for any reason other than his/her death or the exhaustion of the total benefit amount under his/her policy, so will this discount. *Where permitted by state law.]

[Marital Discount]

[If you are married or have a domestic partner* and do not qualify for the spousal discount, you will be entitled to a [15]% marital discount. The discount will apply to all premiums due after the latest of your policy's original effective date or the date we were notified of your eligibility for this discount. *Where permitted by state law.]

[Residential Discount]

[If a household member is insured under an individual long-term care insurance policy issued by MetLife, you will be eligible for this [15]% discount. This discount will apply to all premiums due and payable on or after the latest of your policy's original effective date, the date the household member's coverage initially became effective, or the date we were notified of your eligibility for this discount. (This discount may not be combined with spousal or marital discount.)]

[Preferred Discount]

[Applicants who meet specific medical underwriting criteria will receive a preferred rating. If you qualify for our preferred health rating, you will receive a [10]% discount on your premiums.]

[Multi-Life Discount]

[Employer Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

[Employer Paid – [10]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

Prepared: [XX:XX:XX] [XX/XX/XXXX] V.[XX].[XXX] Page 15 of 20 For Presentation in: [XX]

ADF#1762.07(Rev0809)

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MetLife®

[LTC2007 Product Name]

[Voluntary Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

For a full description of each of the features listed, please refer to the Outline of Coverage provided to you by your agent.

]

[The [State] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State] qualify for the [State] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's] Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State] residents as [State] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

[\[Insert State Specific Requirements\]](#)

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State] and Federal laws. These laws may be subject to change. If you have any questions regarding current laws governing Medicaid eligibility, you should contact the Idaho Department of Health and Welfare.]

]

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:]

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;]
- [any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;]
- [any injury or sickness that results from:]
 - [any war, or act of war (whether declared or undeclared);]
 - [participation in a felony, riot or insurrection; or]
 - [any intentionally self-inflicted injury;]
- [services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;]
- [any care or services received outside of the United States, except as described in the International Coverage section;]
- [any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law;]
- [treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or]
- [services for which no charge is normally made in the absence of insurance.]

[Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

Coordination With Other MetLife Coverages

MetLife®

[LTC2007 Product Name]

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this long term care. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

Your LTCI Plan Choices

MetLife®



[Group Name]
[Insured Name]

For Residents of the State of
[XXX]

Presented By:

Producer Name: [MetLife Agent]

Producer Phone:[111-111-1111]



You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If you needed assistance with some of the everyday activities of living such as dressing and bathing, it could have a significant impact on your family, your savings and your lifestyle. That’s why it’s important to have a plan for how you would pay for long-term care should the need arise.

How would you pay for long term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your income if you become disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- Your **retirement savings**, intended to support you and your family throughout your retirement years, may become the **only** available source of payment.

MetLife makes it easy to help protect what you value most.

Providing protection for you and your family from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer you a straight-forward policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care in your home.

You’re one step closer to designing a plan that fits your life.

By inquiring about long-term care insurance, you’ve taken an important first step toward creating a plan that protects your family, your finances and your choices for the future. [MetLife LTC LifeStage Advantage] offers the simplicity of an easy-to-understand policy along with the flexibility of two lifestage-based plans. Depending on your current life situation, you may want to StartSmart&Build by taking advantage of the ability to buy some coverage now and then add to it over time, or you may want to customize your coverage with optional inflation protection. Be sure to ask for more details about the plans and optional features that are available.

Relax. With MetLife, you can have a plan that fits your life today... to help you stop worrying about tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008



[Business Name]

Name	Age	Discount	Health Rating
[Insured Name]	[45]	[5%]	[Standard]
	Plan 1	[Plan 2]	[Plan 3]
Plan Choice	[Simple Advantage] LTC2007-ML	[Custom Advantage] [LTC2007-ML]	[Custom Advantage] [LTC2007-ML]
Total Benefit Amount:	[\$300,000]	[\$300,000]	[\$300,000]
Monthly Benefit Amount:	[\$6,000]	[\$4,500]	[\$6,000]
Billing Mode:	[Annual]	[Annual]	[Annual]
Elimination Period:	[100] Days	[100] Days	[100] Days
Benefit Increase Option:	[Guaranteed Purchase Option Rider]	[Tiered Solution SM](Graded Automatic Annual Increase to age 75)]	[5% Automatic Compound Inflation Rider]
[Optional Benefit #1]	[Shared Care Rider]	[Shared Care Rider]	[Shared Care Rider]
[Optional Benefit #2]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]
[Optional Benefit #3]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]
[Optional Benefit #4]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]
[Multi-Life Discount]	[5% Employer Paid – Modified U/W]	[5% Employer Paid – Modified U/W]	[5% Employer Paid – Modified U/W]
[Residential Discount]	[0% Single]	[0% Single]	[0% Single]
Annualized Premiums	[\$700.00]	[\$800.00]	[\$900.00]
[Monthly] Premiums	[\$60.35]	[\$76.66]	[\$85.55]

Premiums shown are for illustrative purposes only, and are subject to change. All premiums shown reflect the discount percentage listed above. Other discounts may be available.



[The [State] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State] qualify for the [State] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's] Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State] residents as [State] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:
[State Specific Requirements]

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State] and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [State] Department of Health and Welfare.]

]



Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:]

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;]
- [any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;]
- [any injury or sickness that results from:]
 - [any war, or act of war (whether declared or undeclared);]
 - [participation in a felony, riot or insurrection; or]
 - [any intentionally self-inflicted injury;]
- [services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;]
- [any care or services received outside of the United States, except as described in the International Coverage section;]
- [any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law or to Benefits paid under the International Benefit section;]
- [treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or]
- [services for which no charge is normally made in the absence of insurance.]

[Non-Duplication of Benefits]

[To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:]

- [any medical insurance policy;]
- [any state or federal workers' compensation law or similar law;]
- [any employer's liability or occupational disease law; or]
- [any motor vehicle no-fault law.]

[This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[Coordination With Other MetLife Coverages]



[If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:]

- [the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and]
- [any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.]

[Policies and certificates without a coordination of benefits provision will pay first.]

[This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[If you select the Cash Benefit Rider, the following exclusions apply:]

[No payment will be made for any injury or sickness that results from:]

- [any war, or act of war (whether declared or undeclared);]
- [participation in a felony, riot or insurrection; or]
- [any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this long term care. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

Individual LTCl Proposal

MetLife LTC LifeStage Advantage^[SM]

MetLife®



Prepared for: [Insured1 Name]
[&] [Insured2 Name]

Prepared by: [Sample Agent]

[200 Park Ave]
[New York]
[New York 10166]

Prepared: [00:00:00 PM 0/0/0000]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]
[Sample Insured2]

Age: [45], [Standard]
[Age:][45][,][Standard]

You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If you needed assistance with some of the everyday activities of living such as dressing and bathing, it could have a significant impact on your family, your savings and your lifestyle. That’s why it’s important to have a plan for how you would pay for long-term care should the need arise.

How would you pay for long-term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your income if you become disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- Your **retirement savings**, intended to support you and your family throughout your retirement years, may become the **only** available source of payment.

MetLife makes it easy to help protect what you value most.

Providing protection for you and your family from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer you a straight-forward, easily customized, insurance policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care in your home.

You’re one step closer to designing a plan that fits your life.

By inquiring about long-term care insurance, you’ve taken an important first step toward creating a plan that protects your family, your finances and your choices for the future. Now, you can select the plan that best fits your needs and your budget. Depending on your situation, you may want to take advantage of the ability to customize your coverage with optional inflation protection. Be sure to ask about [the Benefit Increase Options[available under Custom Advantage]][,] [the Guaranteed Purchase Option [under Simple Advantage][,]] and the other optional features that are available to you[under both plans].

Relax. With MetLife, you can have a plan that fits your life today... to help you stop worrying about tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Your [LifeStage Custom Advantage] illustration at a glance:

Policy Benefits	Initial Annual Premium
Total Benefit Amount	\$[300,000] \$[750.00]
Monthly Benefit Amount	\$[4,500]
[Partnership*]	[yes]

Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are all reimbursed at 100%. In addition, the following Built-In Benefits are also included.

Built In Benefits

Return of Premium Bed Reservation
 Policy Waiver of Premium Needs Assessment
 International Coverage Care Advisory Services
 Hospice Facility/Hospice Care at Home

Elimination Period [100] Calendar Days

[Benefit Increase Option]

[5% Automatic Compound Inflation Rider]	\$[975.00]
[3% Automatic Compound Inflation Rider]	\$[975.00]
[Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75) Rider]	\$[975.00]
[Future Purchase Option Rider]	\$[975.00]
[Urban CPI Compound Inflation Protection Rider]	\$[975.00]
[Guaranteed Purchase Option Rider]	\$[975.00]

[Optional Benefits]

[Shared Care Rider]	\$[100.00]
[Nonforfeiture Coverage Rider]	\$[100.00]
[Cash Benefit Rider ^[1]]	\$[100.00]
[Ten Year Premium Payment Rider ^[2]]	\$[1,487.50]

[Discounts]

[Spousal Discount]	-\$[637.50]
[Marital Discount]	-\$[318.75]
[Residential Discount]	-\$[318.75]
[Preferred Discount]	-\$[212.50]
[Multi-Life Discount]	-\$[100.00]

Total Initial Annual Premium[(with Discounts)]^[3] \$[1,487.50]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Monthly] Modal Premium Amount	\$[123.96]
--------------------------------	------------

[Total Annual Premium On and After 10 th Policy Anniversary ^[2]]	\$[0.00]
-----------------------------------------------------------------------------------------	----------

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [12]].

*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.

[^[1] Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of Long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[^[2] If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.]

[^[3] Please note that there is an additional cost if you pay premium more frequently than annually.]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Your [LifeStage Simple Advantage] illustration at a glance:

Policy Benefits	Total Annual Premium
Total Benefit Amount	\$[300,000] \$[750.00]
Monthly Benefit Amount	\$[4,500]
[Partnership*]	[yes].

Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are all reimbursed at 100%. In addition, the following Built-In Benefits are also included.

Built In Benefits

Return of Premium Bed Reservation
 Policy Waiver of Premium Needs Assessment
 International Coverage Care Advisory Services
 Hospice Facility/Hospice Care at Home

Elimination Period [100] Calendar Days

[Benefit Increase Option]

[5% Automatic Compound Inflation Rider]	\$[975.00]
[3% Automatic Compound Inflation Rider]	\$[975.00]
[Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75) Rider]	\$[975.00]
[Future Purchase Option Rider]	\$[975.00]
[Urban CPI Compound Inflation Protection Rider]	\$[975.00]
[Guaranteed Purchase Option Rider]	\$[975.00]

[Optional Benefits]

[Shared Care Rider]	\$[100.00]
[Nonforfeiture Coverage Rider]	\$[100.00]
[Cash Benefit Rider ^[1]]	\$[100.00]
[Ten Year Premium Payment Rider ^[2]]	\$[1,487.50]

[Discounts]

[Spousal Discount]	-\$[637.50]
[Marital Discount]	-\$[318.75]
[Residential Discount]	-\$[318.75]
[Preferred Discount]	-\$[212.50]
[Multi-Life Discount]	-\$[100.00]

Total Initial Annual Premium[(with Discounts)]^[3] \$[1,487.50]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Monthly] Modal Premium Amount	\$[123.96]
--------------------------------	------------

[Total Annual Premium On and After 10 th Policy Anniversary ^[2]	\$[0.00]
---------------------------------------------------------------------------------------	----------

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [12]].

[*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.]

[^[1] Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of Long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[^[2] If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.]

[^[3] Please note that there is an additional cost if you pay premium more frequently than annually.]

MetLife[®]
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

Proposed Total Initial Premium

	Annual	Semi-Annual	Quarterly	Monthly
[Insured1]	\$[1,387.50]	\$[705.00]	\$[355.00]	\$[125.00]
[Insured2]	\$[1,387.50]	\$[705.00]	\$[355.00]	\$[125.00]
[Both Individuals]	\$[2,775.00]	\$[1,410.00]	\$[710.00]	\$[250.00]
Annualized Total Initial Premium	\$[2,775.00]	\$[2,820.00]	\$[2,840.00]	\$[3,000.00]

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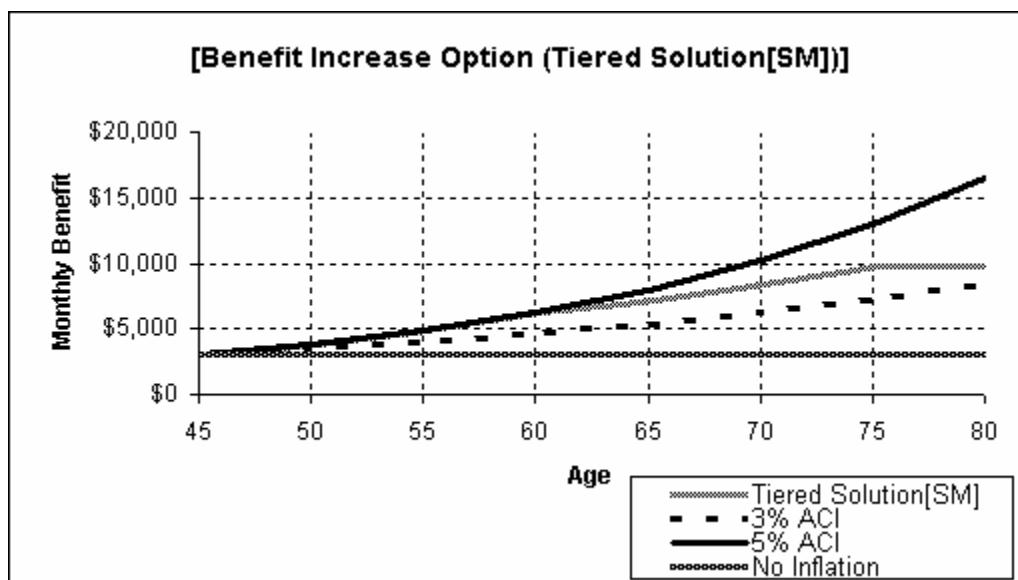
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider Comparison

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit, Total Benefit Amount, and Premium* would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (SCI) Rider is selected.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

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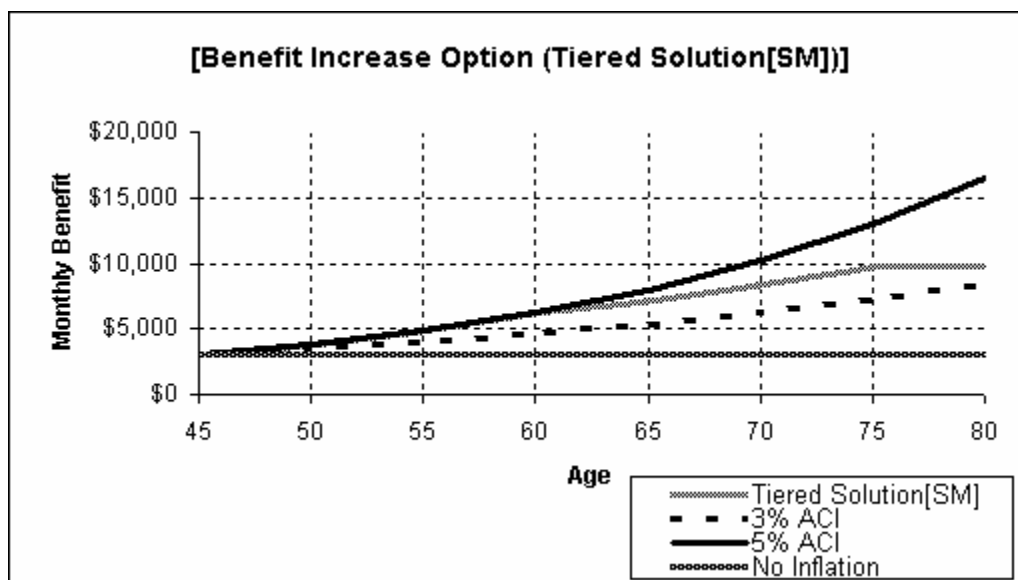
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider Comparison

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit, Total Benefit Amount, and Premium* would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (SCI) Rider is selected.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

]

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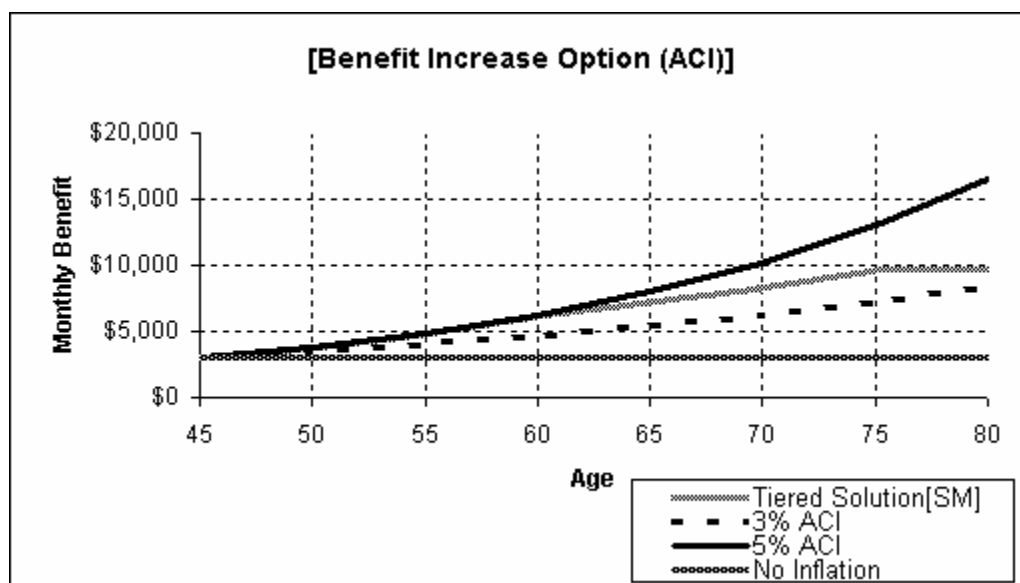
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Automatic Compound Inflation (ACI) Rider Comparison

To help you understand how the different Benefit Increase Options work, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be if you chose the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.]

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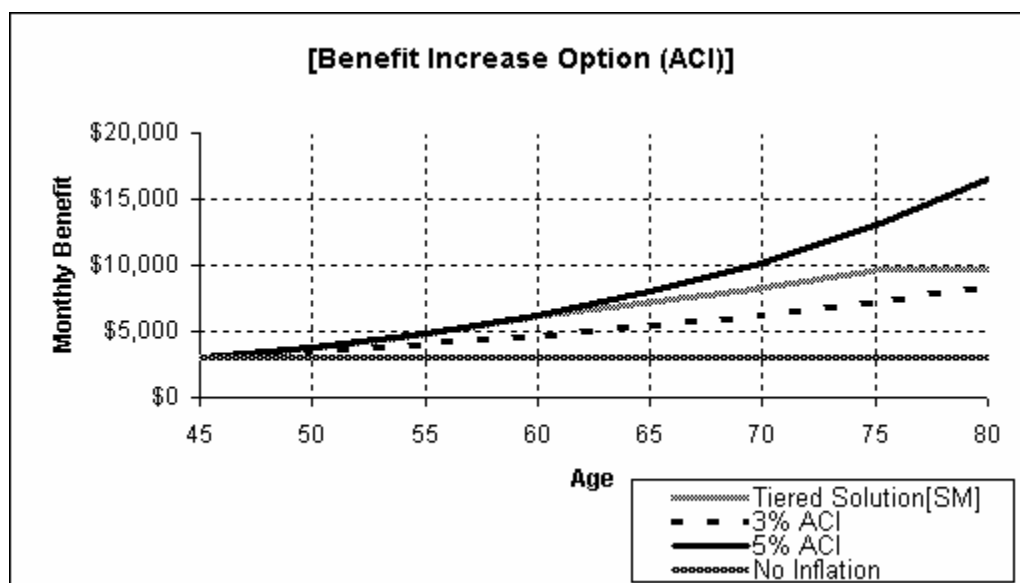
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Automatic Compound Inflation (ACI) Rider Comparison

To help you understand how the different Benefit Increase Options work, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be if you chose the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.]

MetLife[®]

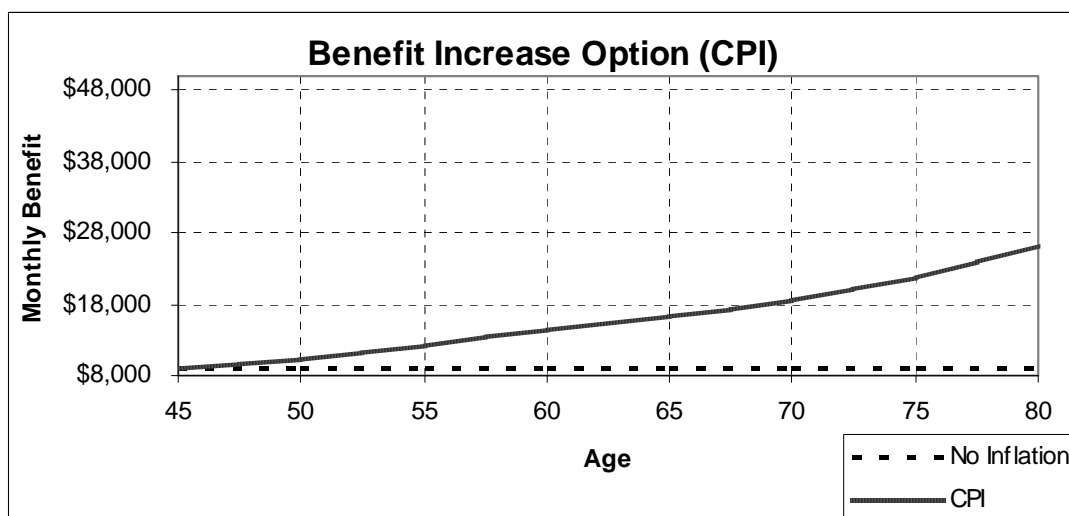
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Urban Consumer Price Index (CPI) Rider Inflation Comparison

To help you understand how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be with Urban CPI inflation using hypothetical Urban CPI percentages.

Age	No Benefit Increase Option			CPI %	Urban CPI		
	Monthly Benefit	Total Benefit Amount	Premium		Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[9,000]	\$[400,000]	\$[2,200]
[50]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[10,132]	\$[450,334]	\$[2,200]
[55]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[12,206]	\$[542,531]	\$[2,200]
[60]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[14,424]	\$[641,095]	\$[2,200]
[65]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[16,398]	\$[728,843]	\$[2,200]
[70]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[18,643]	\$[828,603]	\$[2,200]
[75]	\$[9,000]	\$[400,000]	\$[2,000]	[4]%	\$[21,610]	\$[960,487]	\$[2,200]
[80]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[26,285]	\$[1,168,253]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

]

MetLife[®]

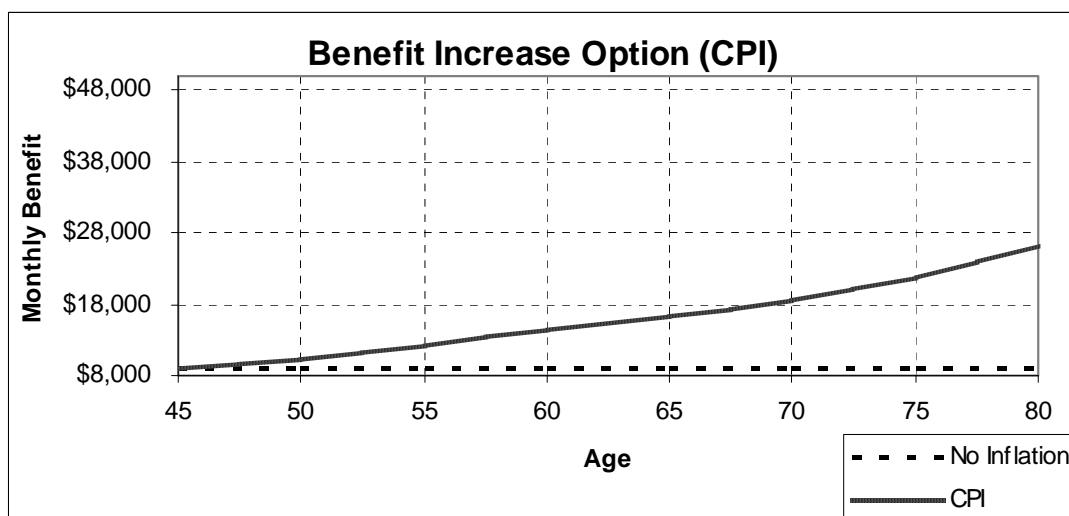
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Urban Consumer Price Index (CPI) Rider Inflation Comparison

To help you understand how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be with Urban CPI inflation using hypothetical Urban CPI percentages.

Age	No Benefit Increase Option			CPI %	Urban CPI		
	Monthly Benefit	Total Benefit Amount	Premium		Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[9,000]	\$[400,000]	\$[2,200]
[50]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[10,132]	\$[450,334]	\$[2,200]
[55]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[12,206]	\$[542,531]	\$[2,200]
[60]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[14,424]	\$[641,095]	\$[2,200]
[65]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[16,398]	\$[728,843]	\$[2,200]
[70]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[18,643]	\$[828,603]	\$[2,200]
[75]	\$[9,000]	\$[400,000]	\$[2,000]	[4]%	\$[21,610]	\$[960,487]	\$[2,200]
[80]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[26,285]	\$[1,168,253]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

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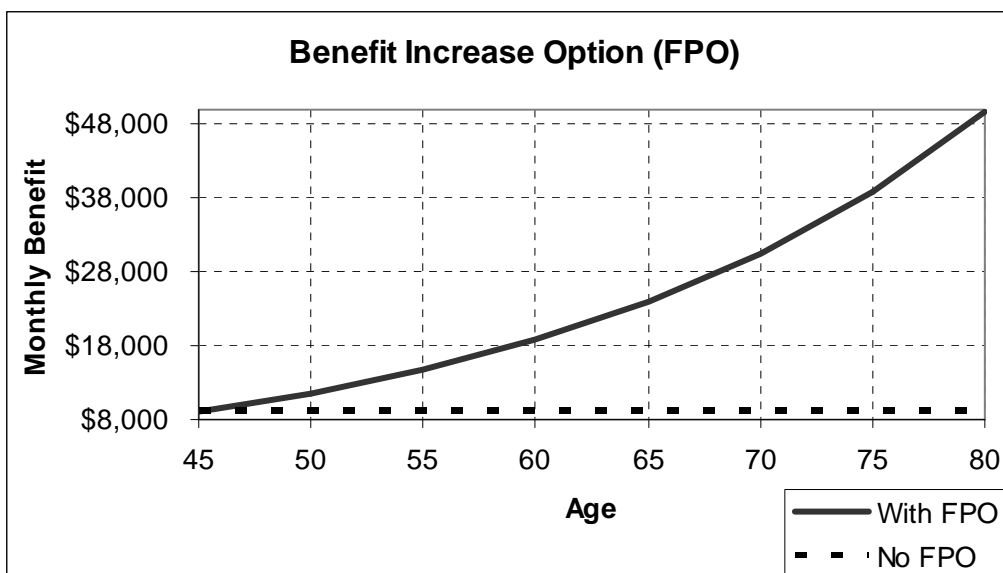
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Future Purchase Option (FPO) Rider Comparison

To help you understand how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount and Premium* would be if you chose No Benefit Increase Option or the Future Purchase Option. The example below assumes all increases are accepted.

Age	No Benefit Increase Option			Future Purchase		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[50]	\$[9,000]	\$[400,000]	\$[1,800]	\$[11,486]	\$[510,512]	\$[2,297]
[55]	\$[9,000]	\$[400,000]	\$[1,800]	\$[14,660]	\$[651,557]	\$[2,932]
[60]	\$[9,000]	\$[400,000]	\$[1,800]	\$[18,710]	\$[831,571]	\$[3,742]
[65]	\$[9,000]	\$[400,000]	\$[1,800]	\$[23,879]	\$[1,061,319]	\$[4,775]
[70]	\$[9,000]	\$[400,000]	\$[1,800]	\$[30,477]	\$[1,354,541]	\$[6,095]
[75]	\$[9,000]	\$[400,000]	\$[1,800]	\$[38,897]	\$[1,728,776]	\$[7,779]
[80]	\$[9,000]	\$[400,000]	\$[1,800]	\$[49,644]	\$[2,206,406]	\$[9,928]



*Illustration of future premium assumes no increase in rates during the period shown. The additional premium for each increase will be based on: age on the effective date of the increase; and the following, in effect on the effective date of the increase: premium rates, discounts, if any, and Health Rating.

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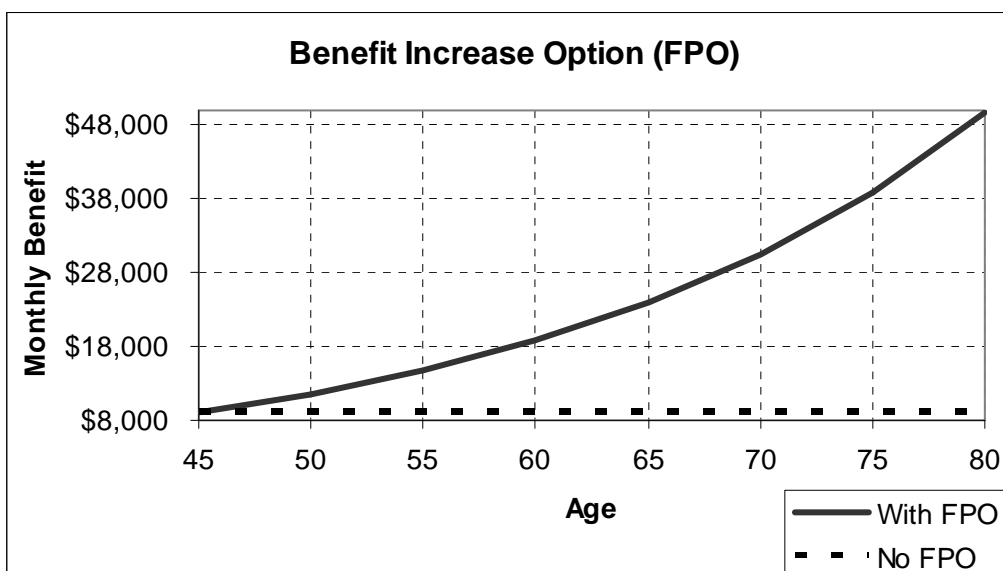
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Future Purchase Option (FPO) Rider Comparison

To help you understand how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount and Premium* would be if you chose No Benefit Increase Option or the Future Purchase Option. The example below assumes all increases are accepted.

Age	No Benefit Increase Option			Future Purchase		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	[\$9,000]	[\$400,000]	[\$1,800]	[\$9,000]	[\$400,000]	[\$1,800]
[50]	[\$9,000]	[\$400,000]	[\$1,800]	[\$11,486]	[\$510,512]	[\$2,297]
[55]	[\$9,000]	[\$400,000]	[\$1,800]	[\$14,660]	[\$651,557]	[\$2,932]
[60]	[\$9,000]	[\$400,000]	[\$1,800]	[\$18,710]	[\$831,571]	[\$3,742]
[65]	[\$9,000]	[\$400,000]	[\$1,800]	[\$23,879]	[\$1,061,319]	[\$4,775]
[70]	[\$9,000]	[\$400,000]	[\$1,800]	[\$30,477]	[\$1,354,541]	[\$6,095]
[75]	[\$9,000]	[\$400,000]	[\$1,800]	[\$38,897]	[\$1,728,776]	[\$7,779]
[80]	[\$9,000]	[\$400,000]	[\$1,800]	[\$49,644]	[\$2,206,406]	[\$9,928]



*Illustration of future premium assumes no increase in rates during the period shown. The additional premium for each increase will be based on: age on the effective date of the increase; and the following, in effect on the effective date of the increase: premium rates, discounts, if any, and Health Rating.

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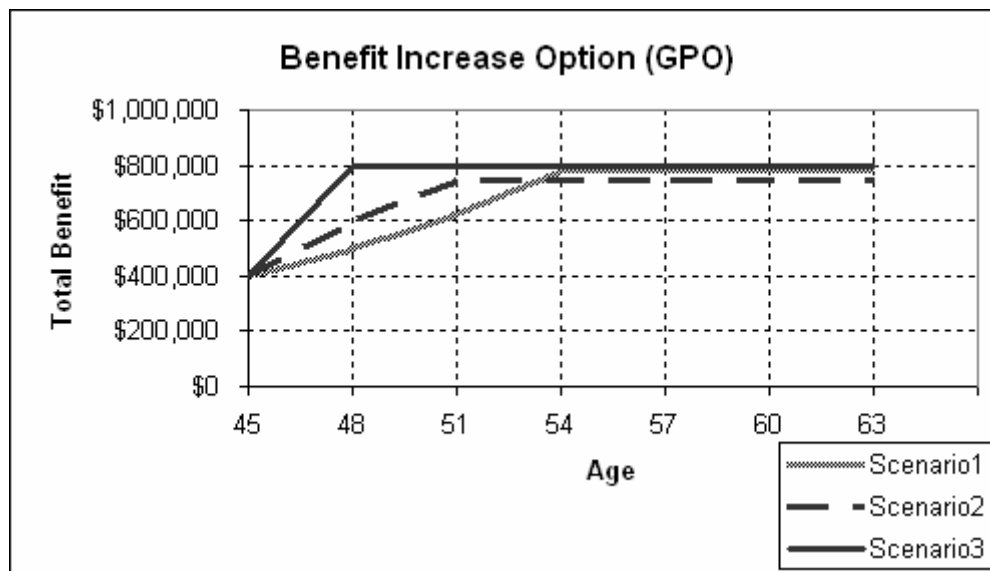
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Guaranteed Purchase Option (GPO) Rider Comparison

To help you understand how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how your Monthly Benefit, Total Benefit Amount, and Premiums** would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Age	GPO Scenario 1			GPO Scenario 2			GPO Scenario 3		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[48]	\$[11,250]	\$[500,000]	\$[2,250]	\$[13,500]	\$[600,000]	\$[2,700]	\$[18,000]	\$[800,000]	\$[3,600]
[51]	\$[14,062]	\$[625,000]	\$[2,812]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[54]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[57]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[60]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[63]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]



*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

**Illustration of future premium assumes no increase in rates during the period shown. Future premiums are based on the following: health rating on original effective date as well as age, premium rates and discounts on effective date of the increase.

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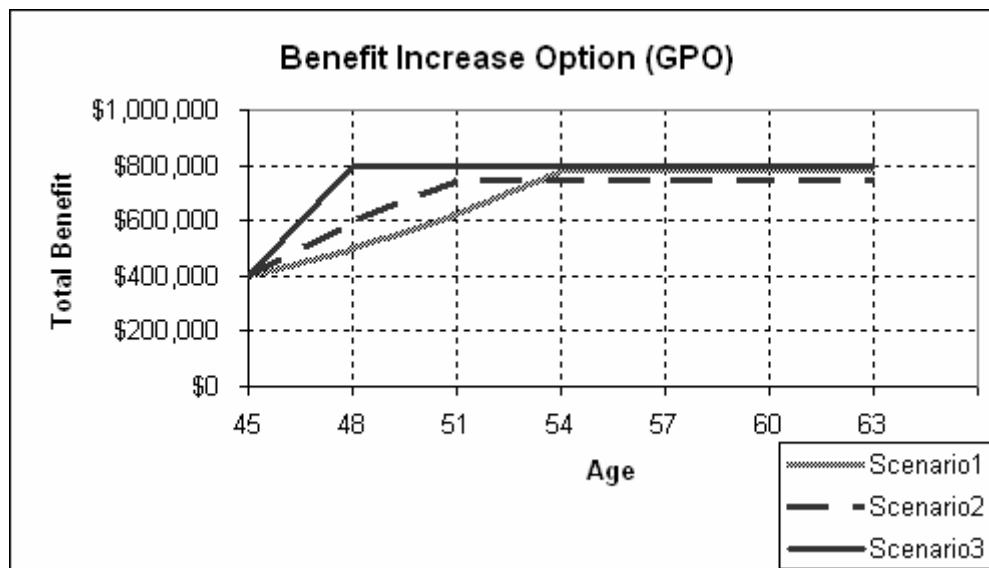
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Guaranteed Purchase Option (GPO) Rider Comparison

To help you understand how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how your Monthly Benefit, Total Benefit Amount, and Premiums** would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Age	GPO Scenario 1			GPO Scenario 2			GPO Scenario 3		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[48]	\$[11,250]	\$[500,000]	\$[2,250]	\$[13,500]	\$[600,000]	\$[2,700]	\$[18,000]	\$[800,000]	\$[3,600]
[51]	\$[14,062]	\$[625,000]	\$[2,812]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[54]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[57]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[60]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[63]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]



*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

**Illustration of future premium assumes no increase in rates during the period shown. Future premiums are based on the following: health rating on original effective date as well as age, premium rates and discounts on effective date of the increase.

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Policy Feature, Optional Rider, and Discount Explanations]

This is a summary of the features, optional riders and discounts available under the MetLife [LTC LifeStage Advantage] policy. Please refer to your outline of coverage for complete details.

Built In Benefits
Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care. In addition, the following Built-In Benefits are also included.
Return of Premium
If you die on or before your 70 th birthday, we will return to your designated beneficiary an amount equal to all the premiums that you paid, less any Benefits that were paid to you or on your behalf.
Waiver of Premium
If you are in the United States and you become eligible for benefits, fulfill the applicable elimination period and begin receiving payment of benefits, we will waive your premiums.
International Benefit
If you are living outside the United States for at least 15 consecutive days during a calendar month, are eligible for benefits and have fulfilled the applicable elimination period for the international benefit, you can receive benefits under the International Benefit provision in your policy.
Care Advisory Services
This policy provides for care advisory services provided by a care advisor. This includes any of the following services: assessing long-term care service needs; identifying the long-term care providers to meet those needs; requisitioning and coordinating long-term care services; implementing the long-term care service plan; and monitoring and reassessing long-term care needs as required from time to time.
Bed Reservation
If you are in a nursing home, hospice facility or assisted living facility, and you leave that facility temporarily, we will pay benefits for the actual charges you incur to hold your space in the facility so that you are able to return to it.
Needs Assessment
After you become eligible for benefits, you can receive one needs assessment from a care management organization to assess your long-term care service needs..
Hospice Facility/Hospice Care at Home
This policy provides coverage for hospice care, either in a hospice facility or at home, if you become terminally ill.
Elimination Period for Covered Services
The policy includes a [100] calendar day elimination period for covered services. This is the number of days you must be eligible for benefits before benefits for covered services become payable. These [100] calendar days do not need to be consecutive.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

[Benefit Increase Option]
[5% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 5%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[3% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 3%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)]
[Automatically increases your coverage every year by 5% up to and including the year in which you turn 60. Coverage will then continue to increase every year by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
[Future Purchase Option Rider]
[Automatically increases by 5% every year unless rejected in writing. Option ceases if you reject twice in a row. New premium price based on age when increase takes effect.]
[Urban CPI Compound Inflation Protection Rider]
[Automatically increases every year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Guaranteed Purchase Option Rider]
[As often as every 3 years, purchase an increase in coverage without providing proof of good health. Total purchases may be up to 100% of your original total benefit amount.]
[Optional Benefits]
[Shared Care Rider]
[If your spouse or domestic partner* (referred to as "covered partner") is covered under a policy that is identical to yours that includes the Shared Care Rider, and your covered partner exhausts the total benefit amount under his/her policy, then your covered partner may receive benefits (other than the benefit for needs assessment) under your policy without satisfying any additional elimination period. In the event of your covered partner's death, the remaining total benefit amount under his/her policy will be added to your policy. *Where permitted by state law.]
[Nonforfeiture Rider]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

[If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to "paid-up" status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a "paid-up" policy, your total benefit amount will be adjusted so that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.]

[Cash Benefit Rider]

[With this rider, if you are eligible for benefits and have fulfilled the elimination period, you will receive the monthly benefit amount instead of reimbursement for covered services (other than the needs assessment). Benefits under this rider will be paid up to the total benefit amount. Since benefits under the Cash Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[Ten Year Premium Payment Rider]

[With this rider, once you have paid premiums up to your 10th policy anniversary, the coverage that went into effect on your original policy effective date will be considered "paid-up" and will remain in effect with no further premium payment. Once the policy is "paid-up" under this rider, you may not request any further changes to your policy. If you end this rider before it is paid-up, and your policy remains in force, you will not receive any offset, adjustment or refund of the accelerated premium paid under this rider upon switching to the standard method of premium payment. The Ten-Year Premium Payment Rider provides an accelerated premium payment schedule that may result in a loss of potential tax deductions to which you may otherwise be entitled under the federal income tax law and the income tax laws of certain states. You should consult your tax advisor prior to selecting an accelerated premium payment rider.]

[Discounts]

[Spousal Discount]

[Premiums for your coverage will be subject to a [30]% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date we are notified of your eligibility for this discount. If your spouse's or domestic partner's* coverage ends for any reason other than his/her death or the exhaustion of the total benefit amount under his/her policy, so will this discount. *Where permitted by state law.]

[Marital Discount]

[If you are married or have a domestic partner* and do not qualify for the spousal discount, you will be entitled to a [15]% marital discount. The discount will apply to all premiums due after the latest of your policy's original effective date or the date we were notified of your eligibility for this discount. *Where permitted by state law.]

[Residential Discount]

[If a household member is insured under an individual long-term care insurance policy issued by MetLife, you will be eligible for this [15]% discount. This discount will apply to all premiums due and payable on or after the latest of your policy's original effective date, the date the household member's coverage initially became effective, or the date we were notified of your eligibility for this discount. (This discount may not be combined with spousal or marital discount.)]

[Preferred Discount]

[Applicants who meet specific medical underwriting criteria will receive a preferred rating. If you qualify for our preferred health rating, you will receive a [10]% discount on your premiums.]

[Multi-Life Discount]

[Employer Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]



[Voluntary Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

Prepared: [XX:XX:XX] [XX/XX/XXXX] V.[XX].[XXX] Page 21 of 25 For Presentation in: [XX]
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MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

[The [State] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State] qualify for the [State] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as “Asset Disregard,” under [State’s] Medicaid program.

Asset Disregard means that an amount of the policyholder’s assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured’s eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person’s eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife’s individual long-term care insurance policies may now be offered to [State] residents as [State] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

[Insert State Specific Requirements]

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State] and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [State] Department of Health and Welfare.]

]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
[Sample Insured2]	[Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:]

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;]
- [any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;]
- [any injury or sickness that results from:]
 - [any war, or act of war (whether declared or undeclared);]
 - [participation in a felony, riot or insurrection; or]
 - [any intentionally self-inflicted injury;]
- [services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services ; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;]
- [any care or services received outside of the United States, except as described in the International BenefitCoverage section;]
- [any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law;]
- [treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or]
- [services for which no charge is normally made in the absence of insurance.]

[Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
[Sample Insured2]	[Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

Coordination With Other MetLife Coverages

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask about complete costs and details.

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MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

SERFF Tracking Number:	META-126288342	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	43374
Company Tracking Number:	I09-18 METWINS		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	I09-18 MetWins/I09-18 MetWins		

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Explanation of Variables</p> <p>Comments:</p> <p>Attachments:</p> <p>EOV ADF#1762.07(Rev0809) Individual MultiLife Base Illustration.pdf</p> <p>EOV ADF#1763.07(Rev0809) Individual MultiLife Enrollment Kit.pdf</p> <p>EOV ADF#1916.09 Individual Base Illustration Output.pdf</p>		
<p>Satisfied - Item: Highlighted Versions of MetWins Illustrations</p> <p>Comments:</p> <p>Attachments:</p> <p>ADF#1762.07(Rev0809) Individual Multi-Life Base Illustration Output_Highlighted.pdf</p> <p>ADF#1763.07(Rev0809) Individual Multi-Life Enrollment Kit Output_Highlighted.pdf</p> <p>ADF#1916.09 Individual Base Illustration Output_Highlighted.pdf</p>		
<p>Satisfied - Item: NAIC Form</p> <p>Comments:</p> <p>Attachment:</p> <p>AR _ NAIC_Individual.pdf</p>		

Multi-Life LTCI Proposal

MetLife LTC LifeStage Advantage^[SM]

Text that Appears in BLUE will not appear in the output and only appears here for the purposes of explaining the variables!

MetLife



Prepared for: [BusinessName]Always print, this is the name of the business that the illustration was prepared for as entered in the GUI

Prepared by: [Sample Agent]Always Print, agent's First Name, Middle Initial, and Last Name

[200 Park Ave]Always print, agents street address
[New York]Always print, agents city name
[New York 10166]Always print, agents state and zip code

Prepared: [00:00:00 PM
0/0/0000]Always print, the time and date the illustration

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

For Presentation in: [XX]

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ADF#1762.07(Rev0809)

V.[XX].[XXX]

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was generated.

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[LTC2007 Product Name]

-----Begin Page 2 (There are no variables on this page)-----

You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If one or more of your employees needed assistance with the everyday activities of living such as dressing and bathing, it could have a significant impact on their families, their savings and their lifestyles. That’s why offering your employees a plan for how they would pay for long-term care is an important benefit.

Who pays for long term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of lost income if a person becomes disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- An individual’s **personal savings and retirement accounts** are often the **only** available sources of payment.

MetLife makes it easy to help protect what your employees value most.

Providing protection for your employees and their families from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer a straight-forward, easily customized insurance policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care at home.

You’re one step closer to offering your employees a greater sense of security.

By inquiring about long-term care insurance, you’ve taken an important first step toward helping your employees feel more secure about their futures. MetLife LTC LifeStage Advantage offers the simplicity of an easy-to-understand policy along with the flexibility of two lifestage-based plans. Depending on their current life situation, your employees may want to StartSmart&Build by taking advantage of the ability to buy some coverage now and then add to it over time, or they may want to customize their coverage with optional inflation protection. Be sure to ask for more details about the plans and optional features that are available to your employees.

Relax. MetLife makes it easy to offer the security of a long-term care insurance plan... to help your employees stop worrying about the uncertainties of tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008

-----End Page 2-----

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[LTC2007 Product Name]

-----Begin Page 3-----

Your Group illustration at a glance

	[Plan 1]Always Print	[Plan 2]Only print if there is a second plan being illustrated	[Plan 3]Only print if there is a third plan being illustrated
Policy Benefits			
Plan Type:	[Custom]Always print, this is the type of plan being illustrated (Custom or Starter)	[Custom]Only print if there is a second plan being illustrated, this is the plan type (Custom or Starter)	[Starter]Only print if there is a third plan being illustrated, this is the plan type (Custom or Starter)
Total Benefit Amount	[\$400,000]Always print, this is the Total Benefit Amount for the first plan	[\$400,000]Only print if there is a second plan being illustrated, this is the Total Benefit Amount for the second plan	[\$400,000]Only print if there is a third plan being illustrated, this is the Total Benefit Amount for the third plan
Monthly Benefit Amount	[\$9,000]Always print, this is the Monthly Benefit Amount for the first plan	[\$9,000]Only print if there is a second plan being illustrated, this is the Monthly Benefit Amount for the second plan	[\$6,000]Only print if there is a third plan being illustrated, this is the Monthly Benefit Amount for the third plan
Billing Mode	[Monthly]Always print, this is the Billing mode for the first plan	[Annual]Only print if there is a second plan being illustrated, this is the Billing Mode for the second plan.	[Monthly]Only print if there is a second plan being illustrated, this is the Billing Mode for the third plan.
[Partnership*]This should only be printing if at least 1 plan on the proposal is a partnership plan	[yes] If this plan is a partnership plan then "yes" should print, if it is not then this row will not print if none of the plans being illustrated are partnership plans, if at least one plan is a partnership plan but it is not this one then "no" should print	[yes] If this plan is a partnership plan then "yes" should print, if it is not then this row will not print if none of the plans being illustrated are partnership plans, if at least one plan is a partnership plan but it is not this one then "no" should print	[yes] If this plan is a partnership plan then "yes" should print, if it is not then this row will not print if none of the plans being illustrated are partnership plans, if at least one plan is a partnership plan but it is not this one then "no" should print

Every MetLife LTC LifeStage Advantage policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are reimbursed at 100% In addition, the following Built-In Benefits are also included.

Built In Benefits

- Needs Assessment
- Return of Premium
- Policy Waiver of Premium
- International Coverage
- Hospice Facility/Hospice Care at

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[LTC2007 Product Name]

Home

Care Advisory Services

Bed Reservation

Elimination Period

[100]Always print # of days for Elimination Period selected in the GUI for the first plan Calendar Days

[100]Only print if there is a second plan being illustrated, this is the # of days for Elimination Period selected in the GUI for the first plan Calendar Days

[100]Only print if there is a third plan being illustrated, this is the # of days for Elimination Period selected in the GUI for the first plan Calendar Days

[Benefit Increase Option]Only print if a Benefit Increase Option has been selected in the GUI

[5% Automatic Compound Inflation Rider]Only print if there is a Benefit Increase Option selected for the first plan, print the name of the option selected, possible values for this field are: "5% Automatic Compound Inflation Rider", "3% Automatic Compound Inflation Rider", "Future Purchase Option Rider", "Urban CPI Compound Inflation Rider", Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75), and "Guaranteed Purchase Option Rider"

[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)] Only print if there is a second plan and a Benefit Increase Option is selected it, print the name of the option selected, possible values for this field are: "5% Automatic Compound Inflation Rider", "3% Automatic Compound Inflation Rider", "Future Purchase Option Rider", "Urban CPI Compound Inflation Rider", Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) and "Guaranteed Purchase Option Rider"

[Guaranteed Purchase Option Rider] Only print if there is a third plan and a Benefit Increase Option is selected it, print the name of the option selected, possible values for this field are: "5% Automatic Compound Inflation Rider", "3% Automatic Compound Inflation Rider", "Future Purchase Option Rider", "Urban CPI Compound Inflation Rider", Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75), and "Guaranteed Purchase Option Rider"

[Optional Benefits]Only print if at least 1 Optional Benefit has been chosen for at least 1 of the plans.

[Optional Benefit #1]Only print if the Shared Care Rider has been selected for at least 1 of the plans. If the state selected in the GUI is AZ and the Total Benefit Amount Selected is \$75,000 then this rider is not available and will never show in the output.

[Shared Care Rider]Only print if the Shared Care Rider has been selected for the first plan.

[Shared Care Rider]Only print if the Shared Care Rider has been selected for the second plan

[Shared Care Rider]Only print if the Shared Care Rider has been selected for the third plan.

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

Prepared: [XX:XX:XX] [XX/XX/XXXX]

V.[XX].[XXX]

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[LTC2007 Product Name]

[Optional Benefit #2] Only print if the Nonforfeiture Coverage Rider has been selected for at least one plan

[Nonforfeiture Coverage Rider] Only print if the Nonforfeiture Coverage Rider has been selected for the first plan

[Nonforfeiture Coverage Rider] Only print if the Nonforfeiture Coverage Rider has been selected for the second plan

[Nonforfeiture Coverage Rider] Only print if the Nonforfeiture Coverage Rider has been selected for the third plan

[Optional Benefit #3] Only print if the Cash Rider Has Been Selected for at least one plan.

[Cash Benefit Rider^[1]] Only print if the Cash Rider has been selected for the first plan

[Cash Benefit Rider^[1]] Only print if the Cash Rider has been selected for the second plan

[Cash Benefit Rider^[1]] Only print if the Cash Rider has been selected for the third plan

[Optional Benefit #4] Only print if the Ten Year Premium Payment Rider has been selected for at least one plan

[Ten Year Premium Payment Rider^[2]] This number should only print if the Ten Year Premium Payment Rider has been selected in the GUI. Number will be "2" if the Cash Rider has also been selected and "1" if the Cash Rider has not been selected] Only print if the Ten Year Premium Payment Rider has been selected in the GUI for the first plan

[Ten Year Premium Payment Rider^[2]] This number should only print if the Ten Year Premium Payment Rider has been selected in the GUI. Number will be "2" if the Cash Rider has also been selected and "1" if the Cash Rider has not been selected] Only print if the Ten Year Premium Payment Rider has been selected in the GUI for the second plan

[Ten Year Premium Payment Rider^[2]] This number should only print if the Ten Year Premium Payment Rider has been selected in the GUI. Number will be "2" if the Cash Rider has also been selected and "1" if the Cash Rider has not been selected] Only print if the Ten Year Premium Payment Rider has been selected in the GUI for the third plan

[Discounts] Only print if at least 1 discount is being applied to the premium of at least 1 plan

[Multi-Life Discount] Only print if there is at least one plan illustrated with a Mutli-Life Discount.

[Employer Paid – 5%] Only print if the first plan is being illustrated with a multi-life discount, print the name of the discount selected in the GUI. Possible Values for the field are: "Employer Paid – 5%", "Employer Paid – 10%", and "Voluntary Paid – 5%"

[Employer Paid – 5%] Only print if the second plan is being illustrated with a multi-life discount, print the name of the discount selected in the GUI. Possible Values for the field are: "Employer Paid – 5%", "Employer Paid – 10%", and "Voluntary Paid – 5%"

[Employer Paid – 5%] Only print if the third plan is being illustrated with a multi-life discount, print the name of the discount selected in the GUI. Possible Values for the field are: "Employer Paid – 5%", "Employer Paid – 10%", and "Voluntary Paid – 5%"

[Residential Discount] Only print if at least 1 plan is being illustrated with a Residential Discount

[Spousal Discount] Only print if the first plan is being illustrated with a Residential Discount, print the name of the discount. Possible

[Spousal Discount] Only print if the second plan is being illustrated with a Residential Discount, print the name of the discount. Possible

[Spousal Discount] Only print if the third plan is being illustrated with a Residential Discount, print the name of the discount. Possible

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

Prepared: [XX:XX:XX] [XX/XX/XXXX]

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values for this field are:
"Spousal Discount
Rider", "Residential
Discount", "Marital
Discount"

values for this field are:
"Spousal Discount
Rider", "Residential
Discount", "Marital
Discount"

values for this field are:
"Spousal Discount
Rider", "Residential
Discount", "Marital
Discount"

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal and the descriptions on page [6](Always print, this page number should be the number of the page where the Overview of Features, Discounts, and Riders begins)(This text will only print if the user has elected to include the Overview of Features, Discounts, and Riders section in the output.).

[*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.] (This should only print if at least 1 plan on this proposal is a partnership plan.)

[^[1](This number should only be printed if the Cash Rider has been selected) Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.](This footnote will only print if the Cash Rider has been selected in the GUI.)

[^[2](This number should only be printed if the Ten Year Premium Payment Rider has been selected and the number should be the same number that prints after "Ten Year Premium Payment Rider" in the Optional Benefit section of the table above.)If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.](This footnote should only be printed if the Ten Year Premium Payment Rider has been selected in the GUI)

----- End Page 3 -----

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[LTC2007 Product Name]

-----Begin Page 4-----

Participants Initial [Annual] (Always print, the mode selected in the GUI should appear here, possible values are "Monthly", "Quarterly", "Semi-Annual", or "Annual") Premiums*

<u>Age</u>	<u>[Plan 1]Always print</u>	<u>[Plan 2]Only print if a second plan has been entered</u>	<u>[Plan 3]Only print if a third plan has been entered</u>
18-30	\$[530.30]	\$[520.30]	\$[540.30]
31	\$[531.31]	\$[521.31]	\$[541.31]
32	\$[532.32]	\$[522.32]	\$[542.32]
33	\$[533.33]	\$[523.33]	\$[543.33]
34	\$[534.34]	\$[524.34]	\$[544.34]
35	\$[535.35]	\$[525.35]	\$[545.35]
36	\$[536.36]	\$[526.36]	\$[546.36]
37	\$[537.37]	\$[527.37]	\$[547.37]
38	\$[538.38]	\$[528.38]	\$[548.38]
39	\$[539.39]	\$[529.39]	\$[549.39]
40	\$[540.40]	\$[530.40]	\$[550.40]
41	\$[541.41]	\$[531.41]	\$[551.41]
42	\$[542.42]	\$[532.42]	\$[552.42]
43	\$[543.43]	\$[533.43]	\$[553.43]
44	\$[544.44]	\$[534.44]	\$[554.44]
45	\$[545.45]	\$[535.45]	\$[555.45]
46	\$[546.46]	\$[536.46]	\$[556.46]
47	\$[547.47]	\$[537.47]	\$[557.47]
48	\$[548.48]	\$[538.48]	\$[558.48]
49	\$[549.49]	\$[539.49]	\$[559.49]
50	\$[550.50]	\$[540.50]	\$[560.50]
51	\$[551.51]	\$[541.51]	\$[561.51]
52	\$[552.52]	\$[542.52]	\$[562.52]
53	\$[553.53]	\$[543.53]	\$[563.53]
54	\$[554.54]	\$[544.54]	\$[564.54]
55	\$[555.55]	\$[545.55]	\$[565.55]
56	\$[556.56]	\$[546.56]	\$[566.56]
57	\$[557.57]	\$[547.57]	\$[567.57]
58	\$[558.58]	\$[548.58]	\$[568.58]
59	\$[559.59]	\$[549.59]	\$[569.59]
60	\$[560.60]	\$[550.60]	\$[570.60]
61	\$[561.61]	\$[551.61]	\$[571.61]
62	\$[562.62]	\$[552.62]	\$[572.62]
63	\$[563.63]	\$[553.63]	\$[573.63]
64	\$[564.64]	\$[554.64]	\$[574.64]

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

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[LTC2007 Product Name]

All premiums shown illustrate the following discount(s): [Multi-Life](If a Multi-life discount is being applied this should print) [and](If there is both a Multi-Life discount and a Residential discount being applied then this should print) [Residential](If a Residential discount is being illustrated then this should print). The total Discount Percentage shown is [20](This is the total of discounts that are being applied to all insured's (excludes preferred))%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

-----End Page 4-----

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[LTC2007 Product Name]

-----Begin Page 5-----

Participants Initial [Annual] (Always print, the mode selected in the GUI should appear here, possible values are "Monthly", "Quarterly", "Semi-Annual", or "Annual") Premiums*

<u>Age</u>	<u>[Plan 1]</u>	<u>[Plan 2]</u>	<u>[Plan 3]</u>
65	\$[565.65]	\$[555.65]	\$[575.65]
66	\$[566.66]	\$[556.66]	\$[576.66]
67	\$[567.67]	\$[557.67]	\$[577.67]
68	\$[568.68]	\$[558.68]	\$[578.68]
69	\$[569.69]	\$[559.69]	\$[579.69]
70	\$[570.70]	\$[560.70]	\$[580.70]
71	\$[571.71]	\$[561.71]	\$[581.71]
72	\$[572.72]	\$[562.72]	\$[582.72]
73	\$[573.73]	\$[563.73]	\$[583.73]
74	\$[574.74]	\$[564.74]	\$[584.74]
75	\$[575.75]	\$[565.75]	\$[585.75]
76	\$[576.76]	\$[566.76]	\$[586.76]
77	\$[577.77]	\$[567.77]	\$[587.77]
78	\$[578.78]	\$[568.78]	\$[588.78]
79	\$[579.79]	\$[569.79]	\$[589.79]
80	\$[580.80]	\$[570.80]	\$[590.80]
81	\$[581.81]	\$[571.81]	\$[591.81]
82	\$[582.82]	\$[572.82]	\$[592.82]
83	\$[583.83]	\$[573.83]	\$[593.83]
84	\$[584.84]	\$[574.84]	\$[594.84]

Plan 1 Column: The premium amount that prints in this column will correspond to the options selected for Plan 1 and the age being shown in the first column of the row. This column will always print as there will always be a Plan 1

Plan 2 Column: This column will not print unless there is a second plan entered in the GUI. If this column is printing then the premium amount in this column will correspond to the options selected for Plan 2 and the age being shown in the first column of the row.

Plan 3 Column: This column will not print unless there is a second plan entered in the GUI. If this column is printing then the premium amount in this column will correspond to the options selected for Plan 3 and the age being shown in the first column of the row.

All premiums shown illustrate the following discount(s): [Multi-Life](If a Multi-life discount is being applied this should print) [and](If there is both a Multi-Life discount and a Residential discount being applied then this should print) [Residential](If a Residential discount is being illustrated then this should print). The total Discount Percentage shown is [20](This is the total of discounts that are being applied to all insured's (excludes preferred))%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

-----End Page 5-----

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[LTC2007 Product Name]

-----Begin Page 6-----

	Name	Age	Discount	[Plan 1]This should always print	[Plan 2]This should only print if there is a second plan being illustrated	[Plan 3]This should only print if there is a second plan being illustrated
[1].	[Insured 1]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]
[2].	[Insured 2]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]
[3].	[Insured 3]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]

Name Column: This column contains two variables, Number and Name. The number in each row for the number sub-column will start at 1 for the first insured and increment by 1 for every insured that follows in the next row. The Name sub-column will contain the name of each proposed insured, 1 name per row.

Age Column: This column will show the age for the insured who's name appears in the same row.

Discount Column: This column shows the total discount being applied to the premium for the insured who's name appears in the same row.

Plan 1 Column: This column will always print and will show the total premium amount for the first plan for the insured who's name appears in the same row.

Plan 2 Column: This column will only print if there is a second plan being illustrated and will show the total premium amount for the second plan for the insured who's name appears in the same row.

Plan 3 Column: This column will only print if there is a third plan being illustrated and will show the total premium amount for the third plan for the insured who's name appears in the same row.

Totals:

[Age	Number	[Monthly Premium]This heading should reflect the premium mode selected in the GUI. Possible values for this field are "Annual Premium", "Semi-Annual Premium", "Quarterly Premium", and "Monthly Premium"
[50]	[2]	[\$101.14]
[56]	[1]	[\$160.98]
[All]	[3]	[\$160.98]

Age Column: This column should show all of the unique ages (ages that at least one person being illustrated is currently) on this proposal in ascending order. After the last unique age is shown the word "All" should be printed where the next age would appear if there were one.

Number Column: This column shows the number of people in the group who are the age listed in the column to the left. In the last row, where "All" is shown in the Age Column rather than an actual age, the total number of people being illustrated should be printed.

Premium Column: This column should show the total modal premium for all of the insured's who are of the age that corresponds to the one shown in the first column of this row. The last row of this column ("All") will show the total modal premium for all insured's in this group.

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[LTC2007 Product Name]

All premiums shown illustrate the following discount(s): [Multi-Life](If a Multi-life discount is being applied this should print) [and](If there is both a Multi-Life discount and a Residential discount being applied then this should print) [Residential](If a Residential discount is being illustrated then this should print). The total Discount Percentage shown is [20](This is the total of discounts that are being applied to all insured's (excludes preferred))%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

-----End Page 6-----

MetLife®

[LTC2007 Product Name]

-----Begin Page 7 This entire page is conditional in that it will not print unless Tiered Solution has been selected as the Benefit Increase Option for one of the plans being illustrated-----

[

Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider Comparison for [Plan1] This is the plan that this Benefit Increase Option has been selected for.

To illustrate how the different Benefit Increase Options work, the table and graph below illustrates what the Monthly Benefit and Total Benefit Amount would be if the Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider is selected.

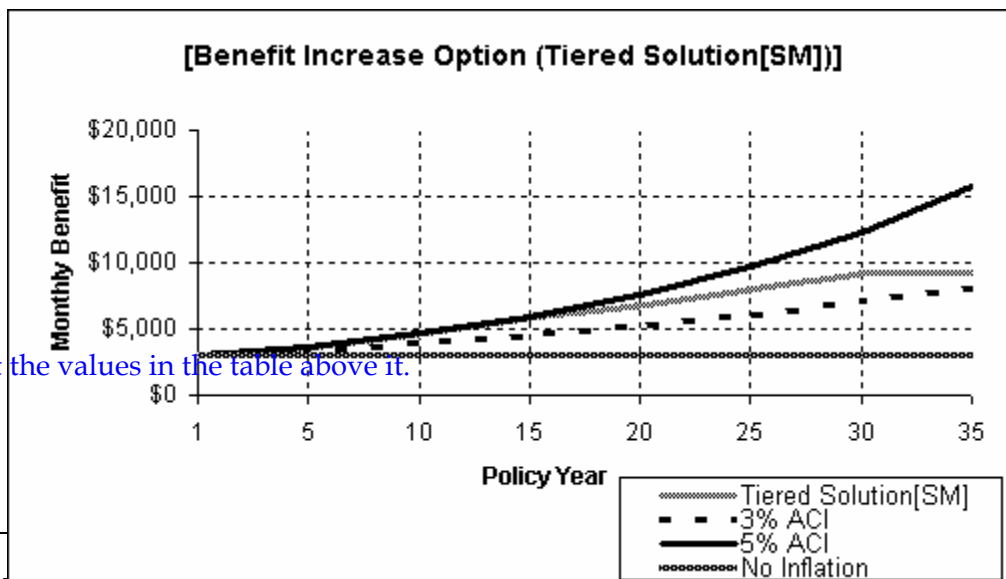
Year	Tiered Solution ^[SM]		3% ACI		5% ACI	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]
[5]	\$[3,647]	\$[486,203]	\$[3,377]	\$[450,204]	\$[3,647]	\$[486,203]
[10]	\$[4,654]	\$[620,531]	\$[3,914]	\$[521,909]	\$[4,654]	\$[620,531]
[15]	\$[5,940]	\$[791,973]	\$[4,538]	\$[605,036]	\$[5,940]	\$[791,973]
[20]	\$[6,886]	\$[918,113]	\$[5,261]	\$[701,402]	\$[7,581]	\$[1,010,780]
[25]	\$[7,983]	\$[1,064,345]	\$[6,098]	\$[813,118]	\$[9,675]	\$[1,290,040]
[30]	\$[9,254]	\$[1,233,868]	\$[7,070]	\$[942,626]	\$[12,348]	\$[1,646,454]
[35]	\$[9,254]	\$[1,233,868]	\$[8,196]	\$[1,092,762]	\$[15,760]	\$[2,101,339]

Year Column: The year shown in the first row will always be year 1, all following years will be 5 years after the previous year shown.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd.

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd.

This graph will plot the values in the table above it.



*Illustration of future premium assumes no increase in rates during the period shown.

]

-----End Page 7-----

-----Begin Page 8 This entire page is conditional in that it will not print unless either 3% ACI or 5% ACI has been selected as the Benefit Increase Option for one of the plans being illustrated-----

Automatic Compound Inflation (ACI) Rider Comparison for [Plan1] This is the plan that this Benefit Increase Option has been selected for.

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be if the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider is selected.

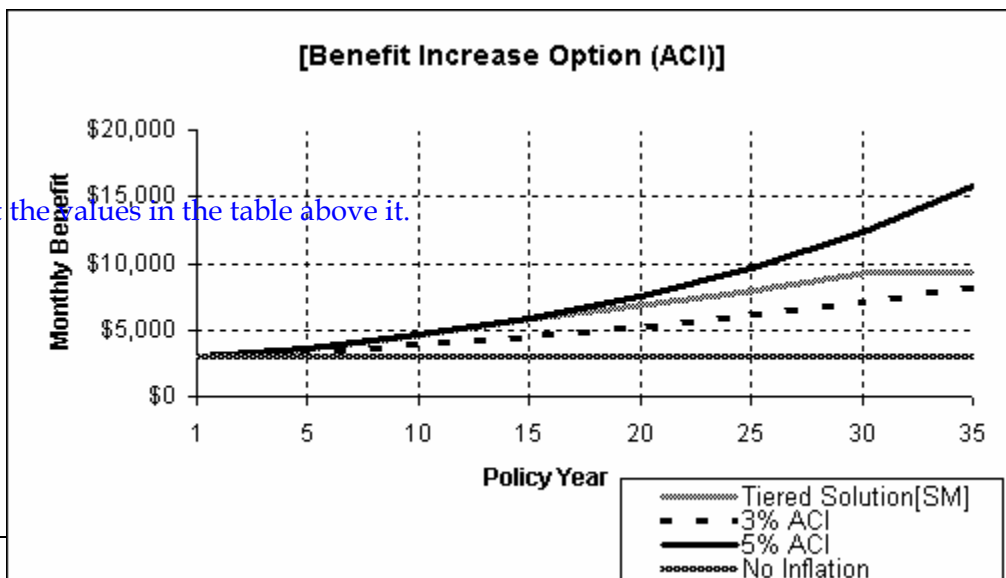
Year	Tiered Solution ^[SM]		3% ACI		5% ACI	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$(3,000)	\$(400,000)	\$(3,000)	\$(400,000)	\$(3,000)	\$(400,000)
[5]	\$(3,647)	\$(486,203)	\$(3,377)	\$(450,204)	\$(3,647)	\$(486,203)
[10]	\$(4,654)	\$(620,531)	\$(3,914)	\$(521,909)	\$(4,654)	\$(620,531)
[15]	\$(5,940)	\$(791,973)	\$(4,538)	\$(605,036)	\$(5,940)	\$(791,973)
[20]	\$(6,886)	\$(918,113)	\$(5,261)	\$(701,402)	\$(7,581)	\$(1,010,780)
[25]	\$(7,983)	\$(1,064,345)	\$(6,098)	\$(813,118)	\$(9,675)	\$(1,290,040)
[30]	\$(9,254)	\$(1,233,868)	\$(7,070)	\$(942,626)	\$(12,348)	\$(1,646,454)
[35]	\$(9,254)	\$(1,233,868)	\$(8,196)	\$(1,092,762)	\$(15,760)	\$(2,101,339)

Year Column: The year shown in the first row will always be year 1, all following years will be 5 years after the previous year shown.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd.

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd.

This graph will plot the values in the table above it.



]

-----End Page 8-----

-----Begin Page 9 This entire page is conditional in that it will not print unless Urban CPI has been selected as the Benefit Increase Option for one of the plans being illustrated-----

Urban Consumer Price Index (CPI) Rider Inflation Comparison for [Plan1]

This is the plan that this Benefit Increase Option has been selected for.

To illustrate how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be with Urban CPI inflation using hypothetical Urban CPI percentages.

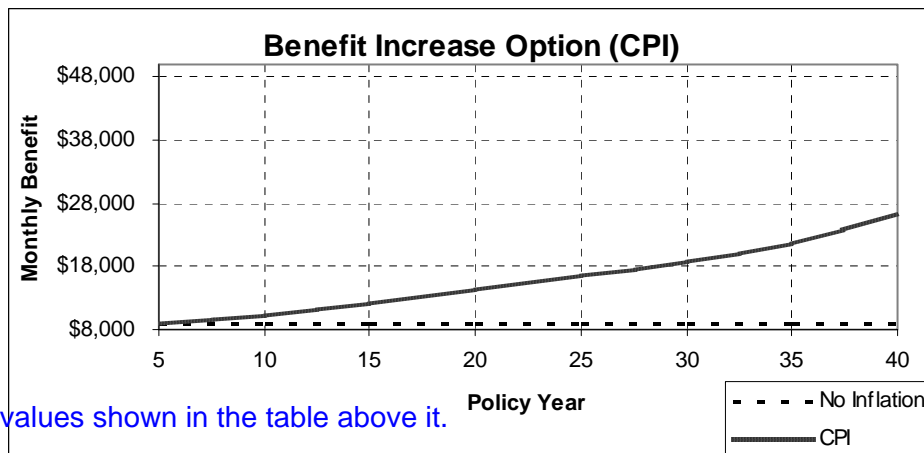
Year	No Benefit Increase Option		CPI %	Urban CPI	
	Monthly Benefit	Total Benefit Amount		Monthly Benefit	Total Benefit Amount
[1]	[\$9,000]	[\$400,000]	[3]%	[\$9,000]	[\$400,000]
[5]	[\$9,000]	[\$400,000]	[2]%	[\$10,132]	[\$450,334]
[10]	[\$9,000]	[\$400,000]	[3]%	[\$12,206]	[\$542,531]
[15]	[\$9,000]	[\$400,000]	[3]%	[\$14,424]	[\$641,095]
[20]	[\$9,000]	[\$400,000]	[3]%	[\$16,398]	[\$728,843]
[25]	[\$9,000]	[\$400,000]	[3]%	[\$18,643]	[\$828,603]
[30]	[\$9,000]	[\$400,000]	[4]%	[\$21,610]	[\$960,487]
[35]	[\$9,000]	[\$400,000]	[2]%	[\$26,285]	[\$1,168,253]

Year Column: The year shown in the first row will always be year 1, all following years will be 5 years after the previous year shown.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and Urban CPI in the second).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and Urban CPI in the second.).

CPI % Column: The percentages in this column are taken from a list that has percentages listed for all possible ages, the percentage for the age currently being illustrated will be selected and printed.



This graph will plot the values shown in the table above it.

]

-----End Page 9-----

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[LTC2007 Product Name]

-----Begin Page 10 This entire page is variable in that it will not print unless FPO has been selected as the Benefit Increase Option for one of the plans being illustrated.-----

Future Purchase Option (FPO) Rider Comparison for [Plan1] This is the plan that this Benefit Increase Option has been selected for

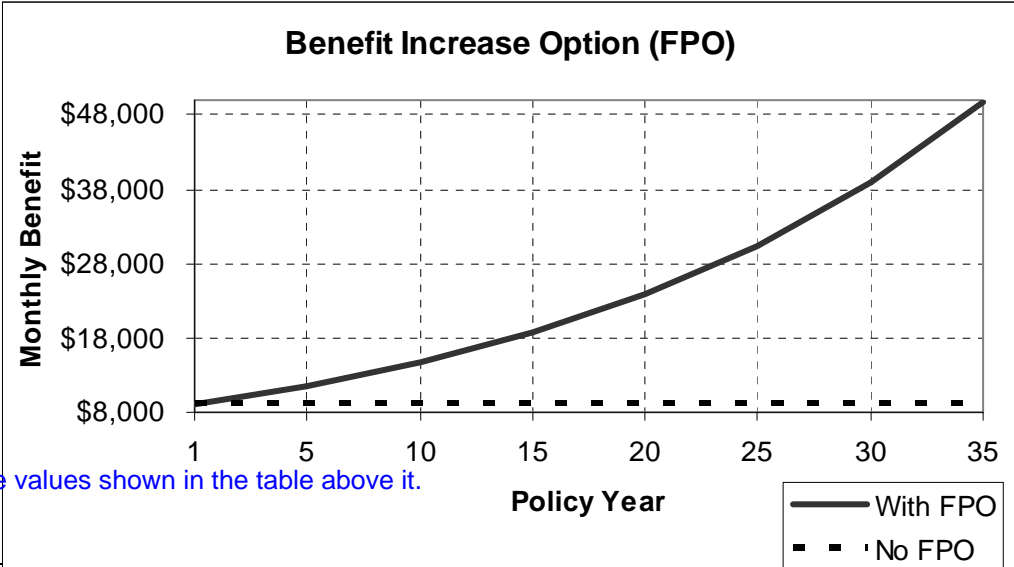
To illustrate how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be if No Benefit Increase Protection or the FPO Rider is selected. The example below illustrates a policy that does not use a Benefit Increase Option and a policy that has its Monthly and Total Benefit Amounts increased by 5% each year under the FPO Rider.

Policy Year	No Benefit Increase Option		Future Purchase	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	[\$9,000]	[\$400,000]	[\$9,000]	[\$400,000]
[5]	[\$9,000]	[\$400,000]	[\$11,486]	[\$510,512]
[10]	[\$9,000]	[\$400,000]	[\$14,660]	[\$651,557]
[15]	[\$9,000]	[\$400,000]	[\$18,710]	[\$831,571]
[20]	[\$9,000]	[\$400,000]	[\$23,879]	[\$1,061,319]
[25]	[\$9,000]	[\$400,000]	[\$30,477]	[\$1,354,541]
[30]	[\$9,000]	[\$400,000]	[\$38,897]	[\$1,728,776]
[35]	[\$9,000]	[\$400,000]	[\$49,644]	[\$2,206,406]

Year Column: The year shown in the first row will always be year 1, all following years will be 5 years after the previous year shown.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and FPO in the second).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and FPO in the second.).



This graph will plot the values shown in the table above it.

]

-----End Page 10-----

-----Begin Page 11 This entire page is conditional in that it will not print unless GPO has been selected as the Benefit Increase Option for one of the plans being illustrated-----

Guaranteed Purchase Option (GPO) Rider Comparison for [Plan1]

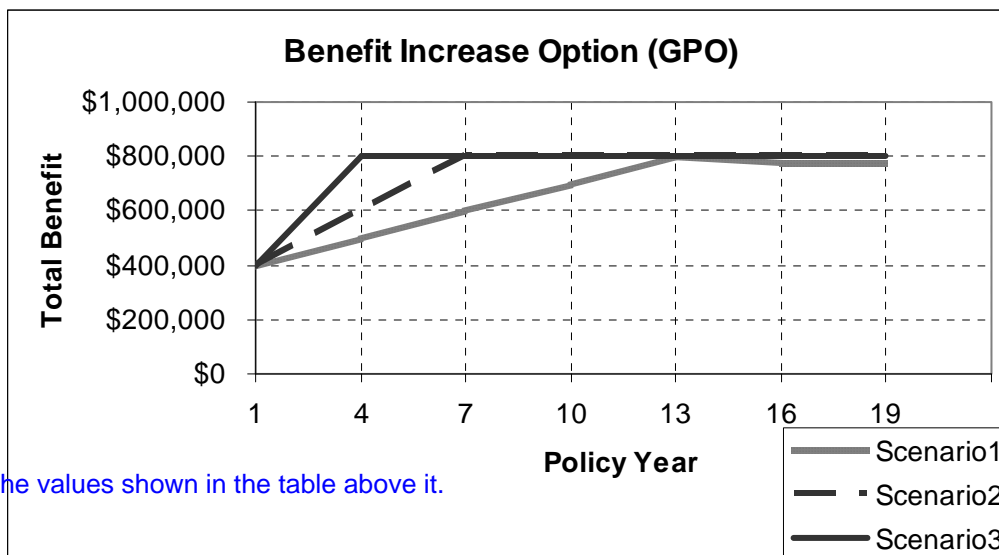
To illustrate how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how the Monthly Benefits and Total Benefit Amounts would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th, and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Year	GPO Scenario 1		GPO Scenario 2		GPO Scenario 3	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	[\$6,000]	[\$400,000]	[\$6,000]	[\$400,000]	[\$6,000]	[\$400,000]
[4]	[\$7,500]	[\$500,000]	[\$9,000]	[\$600,000]	[\$12,000]	[\$800,000]
[7]	[\$9,000]	[\$600,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[10]	[\$10,500]	[\$700,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[13]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[16]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[19]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]

Year Column: The year shown in the first row will always be year 1, all following years will be 3 years after the previous year shown.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the scenario outlined in the paragraph above the table.

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI for the current plan. The amounts that follow will be this amount increased by the scenario outlined in the paragraph above the table.



This graph should plot the values shown in the table above it.

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*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

]

-----End Page 11-----

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-----Begin Page 12 This entire page is conditional in that it will not be printed unless the user has specified for this section to print in the GUI.-----

[Policy Feature, Optional Rider, and Discounts Explanations

This is a summary of the features, optional riders and discounts available under the MetLife [LTC LifeStage Advantage] policy. Please refer to your Outline of Coverage for complete details.

Built In Benefits
Every MetLife LTC Lifestage Advantage policy includes coverage for home care, assisted living facility, nursing home and adult day care. In addition, the following Built-In Benefits are also included.
Return of Premium
If you die on or before your 70 th birthday, we will return to your designated beneficiary an amount equal to all the premiums that you paid, less any Benefits that were paid to you or on your behalf.
Waiver of Premium
If you are in the United States and you become eligible for benefits, fulfill the applicable elimination period and begin receiving payment of benefits, we will waive your premiums.
International Benefit
If you are living outside the United States for at least 15 consecutive days during a calendar month, are eligible for benefits and have fulfilled the applicable elimination period for the international benefit, you can receive benefits under the International Benefit provision in your policy.
Care Advisory Services
This policy provides for care advisory services provided by a care advisor. This includes any of the following services: assessing long-term care service needs; identifying the long-term care providers to meet those needs; requisitioning and coordinating long-term care services; implementing the long-term care service plan; and monitoring and reassessing long-term care needs as required from time to time.
Bed Reservation
If you are in a nursing home, hospice facility or assisted living facility, and you leave that facility temporarily, we will pay benefits for the actual charges you incur to hold your space in the facility so that you are able to return to it.
Needs Assessment
After you become eligible for benefits, you can receive one needs assessment from a care management organization to assess your long-term care service needs..
Hospice Facility/Hospice Care at Home
This policy provides coverage for hospice care, either in a hospice facility or at home, if you become terminally ill.
Elimination Period for Covered Services
The policy includes a [100](This is the number of days selected for the Elimination Period in the GUI) calendar day elimination period for covered services. This is the number of days you must be eligible for benefits before benefits for covered services become payable. These [100](This is the number of days selected for the Elimination Period in the GUI) calendar days do not need to be consecutive.

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[Benefit Increase Option] Only print if at least one insured has a Benefit Increase Option selected.
[5% Automatic Compound Inflation Protection Rider] Only print if 5% ACI has been selected as the Benefit Increase Option for at least 1 plan.
[Automatically increases every year by 5%. There is no additional corresponding increase in premium due to the automatic benefit increases.]Only print if "5% Automatic Compound Inflation Protection Rider" has been printed on the line above.
[3% Automatic Compound Inflation Protection Rider] Only print if 3% ACI has been selected as the Benefit Increase Option for at least 1 plan.
[Automatically increases every year by 3%. There is no additional corresponding increase in premium due to the automatic benefit increases.]Only print if "3% Automatic Compound Inflation Protection Rider" has been printed on the line above.
[Tiered Solution^[SM](Graded Automatic Annual Increase to age 75)] Only print if Tiered Solution has been selected as the Benefit Increase Option for at least 1 plan.
[Automatically increases your coverage every year by 5% up to and including the year in which you turn 60. Coverage will then continue to increase every year by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]Only print if "Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75)" has been printed on the line above.
[Future Purchase Option Rider] Only print if FPO has been selected as the Benefit Increase Option for at least 1 plan.
[Automatically increases by 5% every year unless rejected in writing. Option ceases if you reject twice in a row. New premium price based on age when increase takes effect.] Only print if "Future Purchase Option Rider" has been printed on the line above.
[Urban CPI Compound Inflation Protection Rider] Only print if Urban CPI has been selected as the Benefit Increase Option for at least 1 plan.
[Automatically increases every year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increases.] Only print if "Urban CPI Compound Inflation Protection Rider" has been printed on the line above.
[Guaranteed Purchase Option Rider] Only print if GPO has been selected as the Benefit Increase Option for at least 1 plan.
[As often as every 3 years, purchase an increase in coverage without providing proof of good health. Total purchases may be up to 100% of your original total benefit amount.]Only Print if "Guaranteed Purchase Option Rider" has been printed on the line above.
[Optional Benefits] Only print if at least 1 Optional Benefit has been chosen for one of the plans being illustrated.
[Shared Care Rider] Only print if the Shared Care Rider has been selected for at least one of the plans being illustrated
[If your spouse or domestic partner* (referred to as "covered partner") is covered under a policy that is identical to yours that includes the Shared Care Rider, and your covered partner exhausts the total benefit amount under his/her policy, then your covered partner may receive benefits (other than the benefit for needs assessment) under your policy without satisfying any additional elimination period. In the event of your covered partner's death, the remaining total benefit amount under his/her policy will be added to your policy. *Where permitted by state law.]Only print if "Shared Care Rider" has been printed on the line above.
[Nonforfeiture Rider] Only print if the Nonforfeiture Rider has been selected for at least one of the plans being

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illustrated.
[If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to "paid-up" status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a "paid-up" policy, your total benefit amount will be adjusted so that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.]Only print if "Nonforfeiture Rider" has been printed on the line above.
[Cash Benefit Rider] Only print if the Cash Benefit Rider has been selected for at least one of the plans being illustrated.
[With this rider, if you are eligible for benefits and have fulfilled the elimination period, you will receive the monthly benefit amount instead of reimbursement for covered services (other than the needs assessment). Benefits under this rider will be paid up to the total benefit amount. Since benefits under the Cash Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]Only print if "Cash Benefit Rider" has been printed on the line above
[Ten Year Premium Payment Rider] Only print if the Ten Year Premium Payment Rider has been selected for at least one of the plans being illustrated.
[With this rider, once you have paid premiums up to your 10 th policy anniversary, the coverage that went into effect on your original policy effective date will be considered "paid-up" and will remain in effect with no further premium payment. Once the policy is "paid-up" under this rider, you may not request any further changes to your policy. If you end this rider before it is paid-up, and your policy remains in force, you will not receive any offset, adjustment or refund of the accelerated premium paid under this rider upon switching to the standard method of premium payment. Please be aware that the Ten-Year Premium Payment Rider provides an accelerated premium payment schedule that may result in a loss of potential tax deductions to which you may otherwise be entitled under the federal income tax law and the income tax laws of certain states. You should consult your tax advisor prior to selecting an accelerated premium payment rider.]Only print if "Ten Year Premium Payment Rider" is printed on the line above
[Discounts] Only print if at least one insured has at least one discount being applied to the premium.
[Spousal Discount] Only print if the Spousal Discount Rider has been selected in the GUI
[Premiums for your coverage will be subject to a [30](This is the percentage for the Spousal Discount)% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date we are notified of your eligibility for this discount. If your spouse's or domestic partner's* coverage ends for any reason other than his/her death or the exhaustion of the total benefit amount under his/her policy, so will this discount. *Where permitted by state law.]Only print if "Spousal Discount Rider" has been printed on the line above.
[Marital Discount] (Only print if the Marital Discount has been selected in the GUI)
[If you are married or have a domestic partner* and do not qualify for the spousal discount, you will be entitled to a [15](This is the percentage for the Marital Discount)% marital discount. The discount will apply to all premiums due after the latest of your policy's original effective date or the date we were notified of your eligibility for this discount. *Where permitted by state law.]
[Residential Discount] Only print if the Residential Discount has been selected in the GUI
[If a household member is insured under an individual long-term care insurance policy issued by MetLife, you will be eligible for this [15](This is the percentage for the Residential Discount)% discount. This discount will apply to all premiums due and payable on or after the latest of your policy's original effective date, the date the household member's coverage initially became effective, or the date we were notified of your eligibility for this discount. (This discount may not be combined with spousal or marital discount.))Only print if "Residential Discount" has been printed on the line above.
[Preferred Discount] Only print if at least one insured has selected "Preferred" as their health rating.

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[Applicants who meet specific medical underwriting criteria will receive a preferred rating. If you qualify for our preferred health rating, you will receive a [10](This is the percentage for the Preferred Discount)% discount on your premiums.]Only print if "Preferred Discount" is printed on the line above.

[Multi-Life Discount]Only print if a Multi-Life Discount has been selected in the GUI

[Employer Paid – [5](This is the discount percentage)% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]Only Print if the 5% Multi-Life Discount has been selected in the GUI and the case is Employer Paid.

[Employer Paid – [10](This is the discount percentage)% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]Only Print if the 10% Multi-Life Discount has been selected in the GUI and the case is Employer Paid.

[Voluntary Paid – [5](This is the discount percentage)% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]Only Print if the 5% Multi-Life Discount has been selected in the GUI and the case is Voluntarily Paid.

For a full description of each of the features listed, please refer to the Outline of Coverage provided to you by your agent.

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-----End Page 12-----

----- Begin Partnership Page (This entire page is variable as it should only print if a partnership plan is being illustrated) -----

[The [State](This is the state which has been selected in the GUI.) Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State](This is the state which has been selected in the GUI.) qualify for the [State](This is the state which has been selected in the GUI.) Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's](This is the state which has been selected in the GUI.) Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State](This is the state which has been selected in the GUI.) residents as [State](This is the state which has been selected in the GUI.) Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

[\[Insert State Specific Requirements\]](#)

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State](This is the state which has been selected in the GUI.) and Federal laws. These laws may be subject to change. If you have any questions regarding current laws governing Medicaid eligibility, you should contact the [State](This is the state which has been selected in the GUI.) Department of Health and Welfare.]

]-----End Partnership Page-----

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;
- any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;
- any injury or sickness that results from:
 - any war, or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection; or
 - any intentionally self-inflicted injury;
- services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;
- any care or services received outside of the United States, except as described in the International Coverage section;
- any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law;
- treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or
- services for which no charge is normally made in the absence of insurance.

Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

Coordination With Other MetLife Coverages

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If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.][This should only print if the Cash Benefit Rider has not been selected.](#)

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;][This should only print if the Cash Benefit Rider has been selected.](#)

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

Your LTCL Plan Choices

MetLife®



[Group Name] This is the name of the Group as entered by the user

[Insured Name] This is the name of the Insured as entered by the user

For Residents of the State of
[Alabama]

This is the state name as entered by the user

Presented By:

Producer Name: [MetLife Agent] This is the name of the agent as entered by the user

Producer Phone: [111-111-1111] This is the agents phone number as entered by the user



You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If you needed assistance with some of the everyday activities of living such as dressing and bathing, it could have a significant impact on your family, your savings and your lifestyle. That’s why it’s important to have a plan for how you would pay for long-term care should the need arise.

How would you pay for long term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your income if you become disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- Your **retirement savings**, intended to support you and your family throughout your retirement years, may become the **only** available source of payment.

MetLife makes it easy to help protect what you value most.

Providing protection for you and your family from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer you a straight-forward policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care in your home.

You’re one step closer to designing a plan that fits your life.

By inquiring about long-term care insurance, you’ve taken an important first step toward creating a plan that protects your family, your finances and your choices for the future. [MetLife LTC LifeStage Advantage] offers the simplicity of an easy-to-understand policy along with the flexibility of two lifestage-based plans. Depending on your current life situation, you may want to StartSmart&Build by taking advantage of the ability to buy some coverage now and then add to it over time, or you may want to customize your coverage with optional inflation protection. Be sure to ask for more details about the plans and optional features that are available.

Relax. With MetLife, you can have a plan that fits your life today... to help you stop worrying about tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008



[Business Name] This is the business name as entered by the user

Name	Age	Discount	Health Rating
[Insured Name] This is the insured's name as entered by the user	[45] This is the insured's age as entered by the user	[5%] This is the discount as selected by the user	[Standard] This is the insured's health rating as entered by the user, "Preferred" as another possible value for this field.
	Plan 1	[Plan 2] This will only print if there actually is a second plan being illustrated.	[Plan 3] This will only print if there is a third plan being illustrated.
Plan Choice	[Simple Advantage] This is the name of the plan selected by the user The only other possible value for this field is "Custom Advantage" LTC2007-ML	[Custom Advantage] This is the name of the second plan, if any, selected by the user. The only other possible value for this field is "Simple Advantage" [LTC2007-ML] This is the product code and will only print if there is a second plan being illustrated.	[Custom Advantage] This is the name of the third plan, if any, selected by the user. The only other possible value for this field is "Simple Advantage" [LTC2007-ML] This is the product code and will only print if there is a third plan being illustrated.
Total Benefit Amount:	[\$300,000] The total benefit amount selected by the user will print here	[\$300,000] The total benefit amount selected by the user will print here if there is a second plan being illustrated.	[\$300,000] The total benefit amount selected by the user will print here if there is a third plan being illustrated.
Monthly Benefit Amount:	[\$6,000] The monthly benefit amount selected by the user will print here.	[\$4,500] The monthly benefit amount selected by the user will print here if there is a second plan being illustrated.	[\$6,000] The monthly benefit amount selected by the user will print here if there is a third plan being illustrated.
Billing Mode:	[Annual] This is the billing mode selected by the user, other possible values for this field are "Monthly", "Quarterly", and "Semi-Annual"	[Annual] This is the billing mode selected by the user, other possible values for this field are "Monthly", "Quarterly", " " and "Semi-Annual" This will only print if there is a second plan being illustrated.	[Annual] This is the billing mode selected by the user, other possible values for this field are "Monthly", "Quarterly", and "Semi-Annual". This will only print if there is a third plan being illustrated.
Elimination Period:	[100] (This is the number of days selected by the user for the Elimination Period. Only 100 will be available unless a state requires a different number of days.) Days	[100] (This is the number of days selected by the user for the Elimination Period. Only 100 will be available unless a state requires a different number of days. This will only print if there is a second plan being illustrated.) Days	[100] (This is the number of days selected by the user for the Elimination Period. Only 100 will be available unless a state requires a different number of days. This will only print if there is a third plan being illustrated.) Days
Benefit Increase Option:	[5% Automatic Compound Inflation Rider][Guaranteed Purchase Option Rider] This is the benefit increase option selected by the user. Other possible values for this field are "3% Automatic Compound Inflation Rider", "Future Purchase Option", "Urban CPI Inflation", "Tiered Solution[SM]" (Graded Automatic Annual Increase to age 75)" and "No Inflation" when	[Tiered SolutionSM](Graded Automatic Annual Increase to age 75)] This is the benefit increase option selected by the user. Other possible values for this field are "3% Automatic Compound Inflation Rider", "Future Purchase Option", "Urban CPI Inflation", "Tiered Solution[SM]" (Graded Automatic Annual Increase to age 75)", and "No Inflation" when	[Guaranteed Purchase Option Rider] This is the benefit increase option selected by the user. Other possible values for this field are "3% Automatic Compound Inflation Rider", "Future Purchase Option", "Urban CPI Inflation", "Tiered Solution[SM]" (Graded Automatic Annual Increase to age 75)", and "No Inflation" when the plan is Custom Advantage and



the plan is Custom Advantage and "Guaranteed Purchase Option" and "No Inflation" when the plan is Simple Advantage.

the plan is Custom Advantage and "Guaranteed Purchase Option" and "No Inflation" when the plan is Simple Advantage. This will only print if there is a second plan being illustrated

"Guaranteed Purchase Option" and "No Inflation" when the plan is Simple Advantage. This will only print if there is a third plan being illustrated.

[Optional Benefit #1]

This will only print if there is at least 1 optional benefit selected for at least one of the plans being illustrated.

[Shared Care Rider]

This is the first optional benefit selected, if any. Other possible values for this field are "Nonforfeiture Coverage Rider", "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Shared Care Rider]

This is the first optional benefit selected for the second plan, if there is no second plan being illustrated this will not print. Other possible values for this field are "Nonforfeiture Coverage Rider", "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Shared Care Rider]

This is the first optional benefit selected for the third plan, if there is no third plan being illustrated this will not print. Other possible values for this field are "Nonforfeiture Coverage Rider", "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Optional Benefit #2]

This will only print if there are at least 2 optional benefits selected for at least one of the plans being illustrated.

[Nonforfeiture Coverage Rider]

This is the second optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Nonforfeiture Coverage Rider]

This is the second optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Nonforfeiture Coverage Rider]

This is the second optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Optional Benefit #3]

This will only print if there are at least 3 optional benefits selected for at least one of the plans being illustrated.

[Cash Benefit Rider^[1]] This is the third optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Cash Benefit Rider^[1]] This is the third optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Cash Benefit Rider^[1]] This is the third optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Optional Benefit #4]

This will only print if there are at least 4 optional benefits selected for at least one of the plans being illustrated.

[Ten Year Premium Payment Rider^[2]] This is the fourth optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Ten Year Premium Payment Rider^[2]] This is the fourth optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Ten Year Premium Payment Rider^[2]] This is the fourth optional benefit selected, if any, by the user, other possible values for this field are "Cash Benefit Rider^{#n}", and "Ten Year Premium Payment Rider^{#n}"

[Multi-Life Discount]

This entire row will only print if at least one of the plans being illustrated includes a Multi-Life Discount

[5% Employer Paid – Modified U/W] This is the Multi-Life Discount selected by the user.

[5% Employer Paid – Modified U/W] This is the Multi-Life Discount selected by the user.

[5% Employer Paid – Modified U/W] This is the Multi-Life Discount selected by the user.

[Residential Discount]

[0% Single] This is the Residential Discount selected by the user

[0% Single] This is the Residential Discount selected by the user

[0% Single] This is the Residential Discount selected by the user

Annualized Premiums

\$[700.00]

This is the annualized premium calculated for this plan.

\$[800.00]

This is the annualized premium calculated for this plan.

\$[900.00]

This is the annualized premium calculated for this plan.

[Monthly] (This is the premium mode selected in the GUI, other possible values for this field are "Quarterly", "Semi-Annual", and "Annual") Premiums

\$[60.35]

This is the modal premium calculated for this plan.

\$[76.66]

This is the modal premium calculated for this plan.

\$[85.55]

This is the modal premium calculated for this plan.

Premiums shown are for illustrative purposes only, and are subject to change. All premiums shown reflect the discount percentage listed above. Other discounts may be available.



This entire page will not print unless it is specified that this is a partnership policy by the user.

[The [State](This is the state selected by the user) Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State](This is the state selected by the user) qualify for the [State](This is the state selected by the user) Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's](This is the state selected by the user) Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State](This is the state selected by the user) residents as [State](This is the state selected by the user) Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

[State Specific Requirements](These are the requirements for the partnership from the state selected.)

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State](This is the state selected by the user) and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [State](This is the state selected by the user) Department of Health and Welfare.]

]



Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:

- treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;
- any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;
- any injury or sickness that results from:
 - any war, or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection; or
 - any intentionally self-inflicted injury;
- services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;
- any care or services received outside of the United States, except as described in the International Coverage section;
- any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law or to Benefits paid under the International Benefit section;
- treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or
- services for which no charge is normally made in the absence of insurance.

Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

Coordination With Other MetLife Coverages



If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur. [This will only print if the Cash Benefit Rider has not been selected.](#)

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury; [This will only print if the Cash Benefit Rider has been selected.](#)

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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Individual LTCI Proposal

MetLife LTC LifeStage Advantage^[SM]

Text that Appears in BLUE will not appear in the output and only appears here for the purposes of explaining the variables!

MetLife



Prepared for:

[Insured1 Name]Always print, first insured's First Name, Middle Initial, and Last Name.

[&]This will only print if there are 2 individuals.

[Insured2 Name]This will only print if there are 2 individuals, will be the second insured's First Name, Middle Initial, and Last Name

Prepared by:

[Sample Agent]Always Print, agent's First Name, Middle Initial, and Last Name

[200 Park Ave]Always print, agents street address

[New York]Always print,

agents city name
[New York 10166]Always
print, agents state and zip
code

Prepared: [00:00:00 PM
0/0/0000]Always print, the
time and date the illustration
was generated.

-----End Cover Page-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]
[Sample Insured2]

Age: [45], [Standard]
[Age:][45][,][Standard]

-----Begin Page 2 (There are no variables on this page)-----

You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If you needed assistance with some of the everyday activities of living such as dressing and bathing, it could have a significant impact on your family, your savings and your lifestyle. That’s why it’s important to have a plan for how you would pay for long-term care should the need arise.

How would you pay for long-term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your income if you become disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- Your **retirement savings**, intended to support you and your family throughout your retirement years, may become the **only** available source of payment.

MetLife makes it easy to help protect what you value most.

Providing protection for you and your family from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer you a straight-forward, easily customized, insurance policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care in your home.

You’re one step closer to designing a plan that fits your life.

By inquiring about long-term care insurance, you’ve taken an important first step toward creating a plan that protects your family, your finances and your choices for the future. Now, you can select the plan that best fits your needs and your budget. Depending on your situation, you may want to take advantage of the ability to customize your coverage with optional inflation protection. Be sure to ask about [the Benefit Increase Options[available under Custom Advantage]][,] [the Guaranteed Purchase Option [under Simple Advantage]][,]] and the other optional features that are available to you[under both plans].

Relax. With MetLife, you can have a plan that fits your life today... to help you stop worrying about tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008

-----End Page 2-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 3-----

Your [LifeStage Custom Advantage] (This text should be the product name) illustration at a glance:

Policy Benefits

		Initial Annual Premium
Total Benefit Amount	\$[400,000]Always print the total benefit amount selected in the Graphical User Interface (GUI)	\$[750.00]Always print premium amount for total benefit amount selected in the GUI
Monthly Benefit Amount	\$[4,500]Always print, Monthly Benefit Amount selected in the GUI	
[Partnership*] <small>(This will only print if the plan is a partnership, if the plan is not a partnership then this entire row will not be printed.)</small>	[yes]If the plan is a partnership plan then "yes" will print here otherwise this entire row will not print.	

Every MetLife [LTC LifeStage Advantage](This text should be the product name) policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are all reimbursed at 100%. In addition, the following Built-In Benefits are also included.

Built In Benefits

Return of Premium Bed Reservation
 Policy Waiver of Premium Needs Assessment
 International Coverage Care Advisory Services
 Hospice Facility/Hospice Care at Home

Elimination Period	[100]Always print # of days for Elimination Period selected in the GUI Calendar Days
--------------------	--------------------------------------------------------------------------------------

[Benefit Increase Option]Only print if a Benefit Increase Option has been selected in the GUI

[5% Automatic Compound Inflation Rider] <small>Only print if the 5% ACI Rider has been selected in the GUI</small>	\$[975.00]Only print if the 5% ACI Rider has been selected in the GUI, this is the premium for the rider
[3% Automatic Compound Inflation Rider] <small>Only print if the 3% ACI Rider has been selected in the GUI</small>	\$[975.00]Only print if the 3% ACI Rider has been selected in the

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

		GUI, this is the premium for the rider
[Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75) Rider]	Only print if the Tiered Solution Rider has been selected in the GUI	\$[975.00]Only print if the Tiered Solution Rider has been selected in the GUI, this is the premium for the rider
[Future Purchase Option Rider]	Only print if the FPO Rider has been selected in the GUI	\$[975.00]Only print if the FPO Rider has been selected in the GUI, this is the premium for the rider
[Urban CPI Compound Inflation Protection Rider]	Only print if Urban CPI has been selected in the GUI	[Urban CPI Compound Inflation Protection Rider]Only print if Urban CPI has been selected in the GUI
[Guaranteed Purchase Option Rider]	Only print if the GPO has been selected in the GUI	\$[975.00]Only print if a Benefit Increase Option has been selected in the GUI, this is the premium for that option

[Optional Benefits]Only print if at least 1 Optional Benefit has been selected in the GUI

		\$[100.00]Only print if the Shared Care Rider has been selected in the GUI, this is the premium for that rider.
[Shared Care Rider]	Only print if the Shared Care Rider has been selected in the GUI.	\$[100.00]Only print if the Nonforfeiture Coverage Rider has been selected in the GUI, this is the premium for that rider
[Nonforfeiture Coverage Rider]	Only print if the Nonforfeiture Coverage Rider has been selected in the GUI	\$[100.00]Only print if the Cash Rider has been selected in the GUI
[Cash Benefit Rider ^[1]	This number should only be printed if the Cash Rider has been selected in the GUI]Only print if the Cash Rider has been selected in the GUI	

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Ten Year Premium Payment Rider]^[2] This number should only print if the Ten Year Premium Payment Rider has been selected in the GUI. Number will be "2" if the Cash Rider has also been selected and "1" if the Cash Rider has not been selected] Only print if the Ten Year Premium Payment Rider has been selected in the GUI

selected in the GUI, this is the premium for that rider
 \$[1,487.50] Only print if the Ten Year Premium Payment Rider has been selected in the GUI, this is the premium for that rider

[Discounts] Only print if at least 1 discount is being applied to the premium

[Spousal Discount] Only print if the Spousal Discount has been selected in the GUI

-\$[637.50] Only print if the Spousal Discount has been selected in the GUI, this is the amount of the discount

[Marital Discount] Only print if the Marital Discount has been selected in the GUI

-\$[318.75] Only print if the Marital Discount has been selected in the GUI, this is the amount of the discount

[Residential Discount] Only print if the Residential Discount has been selected in the GUI

-\$[318.75] Only print if the Residential Discount has been selected in the GUI, this is the amount of the discount

[Preferred Discount] Only print if "Preferred" is selected as the Health Rating in the GUI

-\$[212.50] Only print if the Preferred Discount has been selected in the GUI, this is the amount of the discount

[Multi-Life Discount] Only print if a Multi-Life discount has been selected in the GUI

-\$[100.00] Only print if a Multi-Life Discount has been selected in the GUI, this is the amount of the discount

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Total Initial Annual Premium[(with Discounts)]	This text will only print if at least 1 discount is being applied to the premium amount ^[3] If both the Cash Rider and the 10 Year Premium Payment Rider have been selected this number should be "3", if the Cash Rider has been selected but the Ten Year Premium Payment Rider has not been selected or the Ten Year Premium Payment Rider has been selected but the Cash Rider has not been selected then this number should be "2", if neither the Cash Rider or the Ten Year Premium Payment Rider have been selected then this number should be "1"	\$[1,487.50] Always print, this is the Total Initial Annual Premium amount
[Monthly]	(Always print, the mode selected in the GUI should appear here, possible values are "Monthly", "Quarterly", "Semi-Annual", or "Annual") Modal Premium Amount	\$[123.96] Always print, this is the premium amount for the payment mode selected in the GUI.
[Total Annual Premium On and After 10th Policy Anniversary]	^[2] This number should be whatever number was printed for the Ten Year Premium Payment Rider in the Optional Benefits section of this page Only print if the Ten Year Premium Payment Rider has been selected in the GUI	\$[0.00] Only print if the Ten Year Premium Payment Rider has been selected. This is the amount of premium that will be payable after year 10, \$0

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [12](Always print, this page number should be the number of the page where the Overview of Features, Discounts, and Riders begins)] (This text will only print if the user has elected to include the Overview of Features, Discounts, and Riders section in the output.).

*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.

^[1] (This number should only be printed if the Cash Rider has been selected) Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of Long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.](This footnote will only print if the Cash Rider has been selected in the GUI.)

^[2] (This number should only be printed if the Ten Year Premium Payment Rider has been selected and the number should be the same number that prints after "Ten Year Premium Payment Rider" in the Optional Benefit section of the table above.) If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.](This footnote should only be printed if the Ten Year Premium Payment Rider has been selected in the GUI)

^[3] (This number should be the same number printed after "Total Initial Annual Premium[With Discounts]" in the table above.) Please note that there is an additional cost if you pay premium more frequently than annually.]

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

-----End Page 3-----

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 4 This entire page is conditional upon there being 2 individuals on the policy. If there is only one insured then this page will not print. All benefit selections and premiums shown are those chosen for/by the second insured-----

Your [LifeStage Simple Advantage] (This text should be the product name) illustration at a glance:

Policy Benefits	Initial Annual Premium
Total Benefit Amount	\$[400,000]Always print the total benefit amount selected in the Graphical User Interface (GUI)
Monthly Benefit Amount	\$[750.00]Always print premium amount for total benefit amount selected in the GUI
[Partnership*](This will only print if the plan is a partnership, if the plan is not a partnership then this entire row will not be printed.)	\$[4,500]Always print, Monthly Benefit Amount selected in the GUI [yes]If the plan is a partnership plan then "yes" will print here otherwise this entire row will not print.

Every MetLife [LTC LifeStage Advantage](This text should be the product name) policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are all reimbursed at 100%. In addition, the following Built-In Benefits are also included.

Built In Benefits

Return of Premium	Bed Reservation
Policy Waiver of Premium	Needs Assessment
International Coverage	Care Advisory Services
Hospice Facility/Hospice Care at Home	

Elimination Period	[100]Always print # of days for Elimination Period selected in the GUI Calendar Days
--------------------	-----------------------------------------------------------------------------------------

[Benefit Increase Option]Only print if a Benefit Increase Option has been selected in the GUI

[5% Automatic Compound Inflation Rider]Only print if the 5% ACI Rider has been selected in the GUI	\$[975.00]Only print if the 5% ACI Rider has been selected in the GUI, this is the premium for the rider
[3% Automatic Compound Inflation Rider]Only print if the 3% ACI Rider has been selected in the GUI	\$[975.00]Only print if the 3% ACI Rider has been

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

<p>[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider] Only print if the Tiered Solution Rider has been selected in the GUI</p> <p>[Future Purchase Option Rider] Only print if the FPO Rider has been selected in the GUI</p> <p>[Urban CPI Compound Inflation Protection Rider] Only print if Urban CPI has been selected in the GUI</p> <p>[Guaranteed Purchase Option Rider] Only print if the GPO has been selected in the GUI</p>	<p>selected in the GUI, this is the premium for the rider</p> <p>\$[975.00] Only print if the Tiered Solution Rider has been selected in the GUI, this is the premium for the rider</p> <p>\$[975.00] Only print if the FPO Rider has been selected in the GUI, this is the premium for the rider</p> <p>[Urban CPI Compound Inflation Protection Rider] Only print if Urban CPI has been selected in the GUI</p> <p>\$[975.00] Only print if a Benefit Increase Option has been selected in the GUI, this is the premium for that option</p>
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

[Optional Benefits] Only print if at least 1 Optional Benefit has been selected in the GUI

<p>[Shared Care Rider] Only print if the Shared Care Rider has been selected in the GUI.</p> <p>[Nonforfeiture Coverage Rider] Only print if the Nonforfeiture Coverage Rider has been selected in the GUI</p> <p>[Cash Benefit Rider^[1] This number should only be printed if the Cash Rider has been selected in the GUI] Only print if the Cash Rider has been selected in the GUI</p>	<p>\$[100.00] Only print if the Shared Care Rider has been selected in the GUI, this is the premium for that rider.</p> <p>\$[100.00] Only print if the Nonforfeiture Coverage Rider has been selected in the GUI, this is the premium for that rider</p> <p>\$[100.00] Only print if the Cash</p>
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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Ten Year Premium Payment Rider]^[2] This number should only print if the Ten Year Premium Payment Rider has been selected in the GUI. Number will be "2" if the Cash Rider has also been selected and "1" if the Cash Rider has not been selected] Only print if the Ten Year Premium Payment Rider has been selected in the GUI

Rider has been selected in the GUI, this is the premium for that rider
\$[1,487.50] Only print if the Ten Year Premium Payment Rider has been selected in the GUI, this is the premium for that rider

[Discounts] Only print if at least 1 discount is being applied to the premium

[Spousal Discount] Only print if the Spousal Discount has been selected in the GUI

- \$[637.50] Only print if the Spousal Discount has been selected in the GUI, this is the amount of the discount

[Marital Discount] Only print if the Marital Discount has been selected in the GUI

- \$[318.75] Only print if the Marital Discount has been selected in the GUI, this is the amount of the discount

[Residential Discount] Only print if the Residential Discount has been selected in the GUI

- \$[318.75] Only print if the Residential Discount has been selected in the GUI, this is the amount of the discount

[Preferred Discount] Only print if "Preferred" is selected as the Health Rating in the GUI

- \$[212.50] Only print if the Preferred Discount has been selected in the GUI, this is the amount of the discount

[Multi-Life Discount] Only print if a Multi-Life discount has been selected in the GUI

- \$[100.00] Only print if a Multi-Life Discount has been selected in the GUI, this is the amount of the discount

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Total Initial Annual Premium[(with Discounts)]	This text will only print if at least 1 discount is being applied to the premium amount ^[3] If both the Cash Rider and the 10 Year Premium Payment Rider have been selected this number should be "3", if the Cash Rider has been selected but the Ten Year Premium Payment Rider has not been selected or the Ten Year Premium Payment Rider has been selected but the Cash Rider has not been selected then this number should be "2", if neither the Cash Rider or the Ten Year Premium Payment Rider have been selected then this number should be "1"	\$[1,487.50] Always print, this is the Total Initial Annual Premium amount
[Monthly]	(Always print, the mode selected in the GUI should appear here, possible values are "Monthly", "Quarterly", "Semi-Annual", or "Annual") Modal Premium Amount	\$[123.96] Always print, this is the premium amount for the payment mode selected in the GUI.
[Total Annual Premium On and After 10th Policy Anniversary]	This number should be whatever number was printed for the Ten Year Premium Payment Rider in the Optional Benefits section of this page Only print if the Ten Year Premium Payment Rider has been selected in the GUI	\$[0.00] Only print if the Ten Year Premium Payment Rider has been selected. This is the amount of premium that will be payable after year 10, \$0

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [12](Always print, this page number should be the number of the page where the Overview of Features, Discounts, and Riders begins)] (This text will only print if the user has elected to include the Overview of Features, Discounts, and Riders section in the output.).

*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.

^[1](This number should only be printed if the Cash Rider has been selected) Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of Long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.](This footnote will only print if the Cash Rider has been selected in the GUI.)

^[2](This number should only be printed if the Ten Year Premium Payment Rider has been selected and the number should be the same number that prints after "Ten Year Premium Payment Rider" in the Optional Benefit section of the table above.)If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.](This footnote should only be printed if the Ten Year Premium Payment Rider has been selected in the GUI)

^[3] (This number should be the same number printed after "Total Initial Annual Premium[With Discounts]" in the table above.)Please note that there is an additional cost if you pay premium more frequently than annually.]

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

-----End Page 3-----

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 5 -----

Proposed Total Initial Premium

	Annual	Semi-Annual	Quarterly	Monthly
[Insured1] Always print, this is the first insured's First Name, Middle Initial, and Last Name as entered in the GUI	\$[1,387.50]Always print, this is the first insured's Annual premium amount	\$[705.00]Always print, this is the first insured's Semi-Annual premium amount	\$[355.00]Always print, this is the first insured's Quarterly premium amount	\$[125.00]Always print, this is the first Insured's Monthly premium amount
[Insured2] Only print if there is a second insured, this should be the second insured's First Name, Middle Initial, and Last name as entered in the GUI	\$[1,387.50]Only print if there is a second insured, this is the second insured's Annual premium amount	\$[705.00] Only print if there is a second insured, this is the second insured's Semi-Annual premium amount	\$[355.00] Only print if there is a second insured, this is the second insured's Quarterly premium amount	\$[125.00] Only print if there is a second insured, this is the second insured's Monthly premium amount
[Both Individuals] Only print if there is a second insured on the policy	\$[2,775.00]Only print if there is a second insured on the policy, this is the total of the First and Second insured's Annual premiums	\$[1,410.00] Only print if there is a second insured on the policy, this is the total of the First and Second insured's Semi-Annual premiums	\$[710.00] Only print if there is a second insured on the policy, this is the total of the First and Second insured's Quarterly premiums	\$[250.00] Only print if there is a second insured on the policy, this is the total of the First and Second insured's Monthly premiums
Annualized Total Initial Premium	\$[2,775.00]Always print, if there is only one insured then their Annual premium will show here, if there are 2 then the sum of both their annual premiums will show here	\$[2,820.00]Always print, if there is only one insured then their annualized Semi-Annual premium will print here, if there are two then the sum of both their Semi-Annual Annualized premiums will show here	\$[2,840.00] Always print, if there is only one insured then their annualized Quarterly premium will print here, if there are two then the sum of both their Quarterly Annualized premiums will show here	\$[3,000.00] Always print, if there is only one insured then their annualized Monthly premium will print here, if there are two then the sum of both their Monthly Annualized premiums will show here

-----End Page 5 -----

MetLife
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 6 This entire page is conditional on the first insured selecting the Tiered Solution Rider in the GUI as their Benefit Increase Option and will not print if they have not selected either rider.-----

[

**Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)
Rider Comparison**

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit, Total Benefit Amount, and Premium* would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (SCI) Rider is selected.

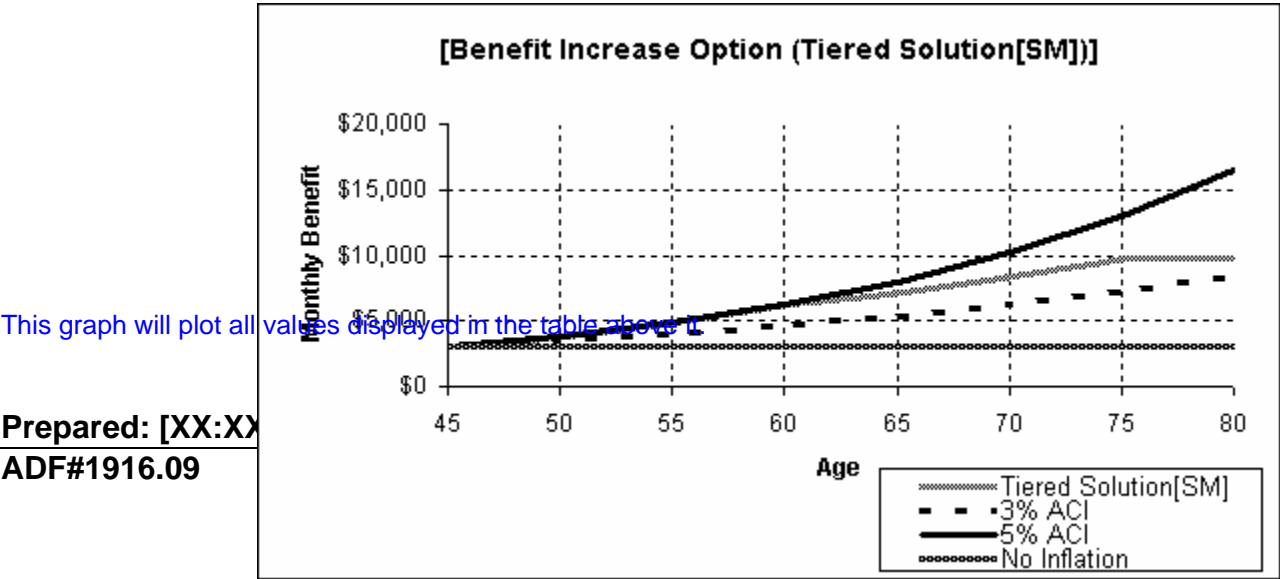
Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$(3,000)	\$(400,000)	\$(1,800)	\$(3,000)	\$(400,000)	\$(2,000)	\$(3,000)	\$(400,000)	\$(2,200)
[50]	\$(3,829)	\$(510,513)	\$(1,800)	\$(3,478)	\$(463,710)	\$(2,000)	\$(3,829)	\$(510,513)	\$(2,200)
[55]	\$(4,887)	\$(651,558)	\$(1,800)	\$(4,032)	\$(537,567)	\$(2,000)	\$(4,887)	\$(651,558)	\$(2,200)
[60]	\$(6,237)	\$(831,571)	\$(1,800)	\$(4,674)	\$(623,187)	\$(2,000)	\$(6,237)	\$(831,571)	\$(2,200)
[65]	\$(7,230)	\$(964,019)	\$(1,800)	\$(5,418)	\$(722,444)	\$(2,000)	\$(7,960)	\$(1,061,319)	\$(2,200)
[70]	\$(8,382)	\$(1,117,562)	\$(1,800)	\$(6,281)	\$(837,511)	\$(2,000)	\$(10,159)	\$(1,354,542)	\$(2,200)
[75]	\$(9,717)	\$(1,295,561)	\$(1,800)	\$(7,282)	\$(970,905)	\$(2,000)	\$(12,966)	\$(1,728,777)	\$(2,200)
[80]	\$(9,717)	\$(1,295,561)	\$(1,800)	\$(8,442)	\$(1,125,545)	\$(2,000)	\$(16,548)	\$(2,206,406)	\$(2,200)

Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd.

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd.

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.



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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown.
]

-----End Page 6-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

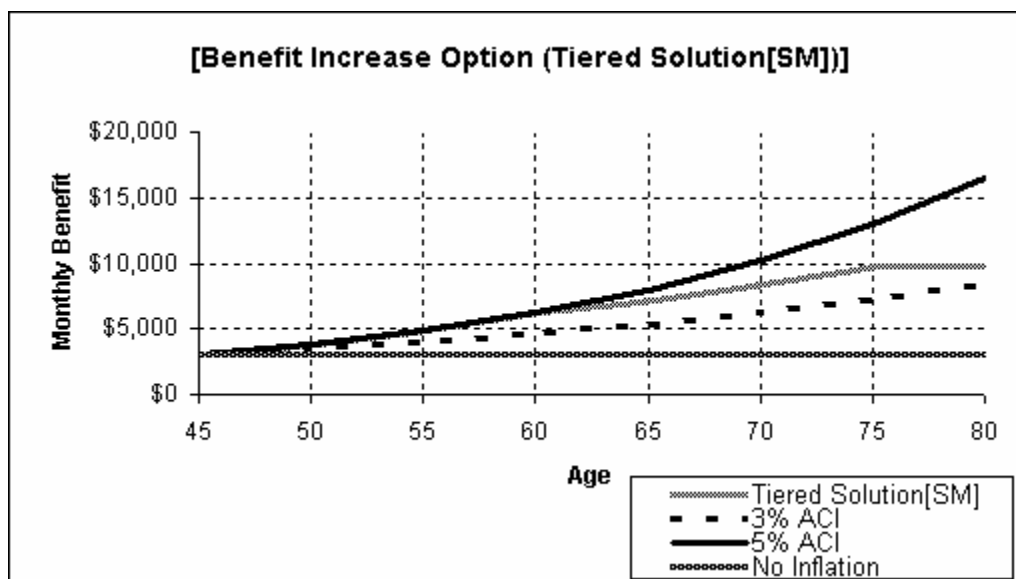
-----Begin Page 7 This entire page is conditional on there being a second insured on the policy and the second insured selecting the Tiered Solution Rider in the GUI as their Benefit Increase Option and will not print if they have not selected either rider or if there is no second insured.-----

[

Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider Comparison

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit, Total Benefit Amount, and Premium* would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (SCI) Rider is selected.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

]

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 8 This entire page is conditional on the first insured selecting the 5% or 3% ACI Rider in the GUI as their Benefit Increase Option and will not print if they have not selected either rider.-----

Automatic Compound Inflation (ACI) Rider Comparison

To help you understand how the different Benefit Increase Options work, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be if you chose the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]

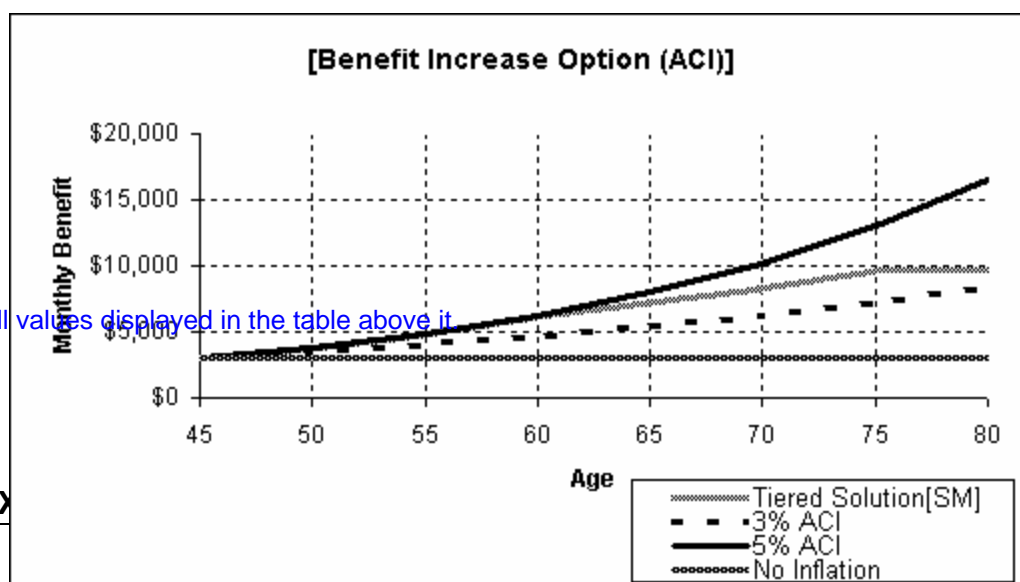
Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd).

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.

This graph will plot all values displayed in the table above it



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[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown.]

-----End Page 8-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 9 This entire page is conditional on there being a second insured on the policy and the second insured selecting the 5% or 3% ACI Rider in the GUI as their Benefit Increase Option and will not print if they have not selected either rider or if there is no second insured.-----

Automatic Compound Inflation (ACI) Rider Comparison

To help you understand how the different Benefit Increase Options work, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be if you chose the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider.

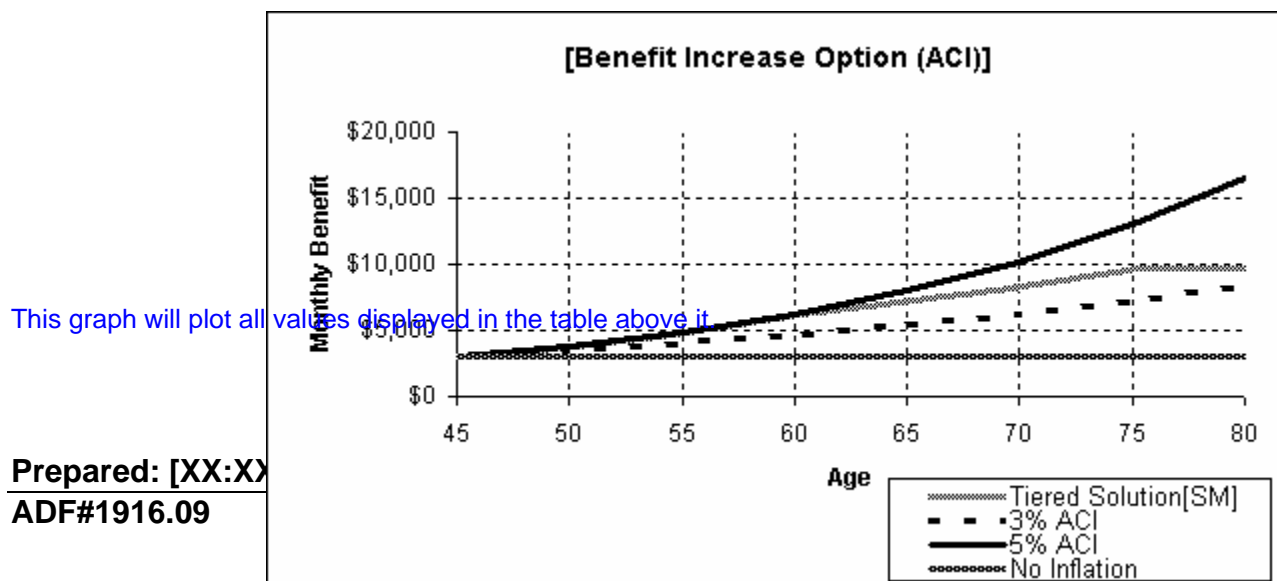
Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]

Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section, 3% ACI in the second, and 5% ACI in the 3rd).

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.



Prepared: [XX:XX]
ADF#1916.09

entation in: [XX]
75468[exp1208]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown.]

-----End Page 9-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 10 This entire page is conditional on the first insured selecting Urban CPI as their Benefit Increase Option. If this rider is not selected then this page will not print. -----

Urban Consumer Price Index (CPI) Rider Inflation Comparison

To help you understand how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be with Urban CPI inflation using hypothetical Urban CPI percentages.

Age	No Benefit Increase Option			CPI %	Urban CPI		
	Monthly Benefit	Total Benefit Amount	Premium		Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[9,000]	\$[400,000]	\$[2,200]
[50]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[10,132]	\$[450,334]	\$[2,200]
[55]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[12,206]	\$[542,531]	\$[2,200]
[60]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[14,424]	\$[641,095]	\$[2,200]
[65]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[16,398]	\$[728,843]	\$[2,200]
[70]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[18,643]	\$[828,603]	\$[2,200]
[75]	\$[9,000]	\$[400,000]	\$[2,000]	[4]%	\$[21,610]	\$[960,487]	\$[2,200]
[80]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[26,285]	\$[1,168,253]	\$[2,200]

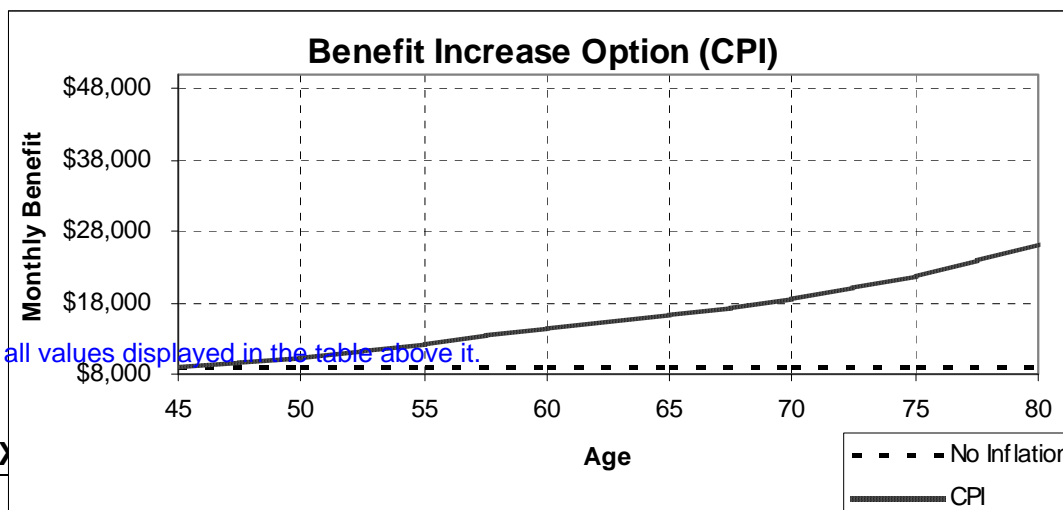
Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and Urban CPI in the second).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and Urban CPI in the second.).

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.

CPI % Column: The percentages in this column are taken from a list that has percentages listed for all possible ages, the percentage for the age currently being illustrated will be selected and printed.



Prepared: [XX:]
ADF#1916.09

ntation in: [XX]
5468[exp1208]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown.
]

-----End Page 10-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 11 This entire page is conditional on there being a second insured on the policy and the second insured selecting Urban CPI as their Benefit Increase Option. If there is no second insured and/or this rider is not selected then this page will not print. -----

Urban Consumer Price Index (CPI) Rider Inflation Comparison

To help you understand how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be with Urban CPI inflation using hypothetical Urban CPI percentages.

Age	No Benefit Increase Option			CPI %	Urban CPI		
	Monthly Benefit	Total Benefit Amount	Premium		Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[9,000]	\$[400,000]	\$[2,200]
[50]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[10,132]	\$[450,334]	\$[2,200]
[55]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[12,206]	\$[542,531]	\$[2,200]
[60]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[14,424]	\$[641,095]	\$[2,200]
[65]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[16,398]	\$[728,843]	\$[2,200]
[70]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[18,643]	\$[828,603]	\$[2,200]
[75]	\$[9,000]	\$[400,000]	\$[2,000]	[4]%	\$[21,610]	\$[960,487]	\$[2,200]
[80]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[26,285]	\$[1,168,253]	\$[2,200]

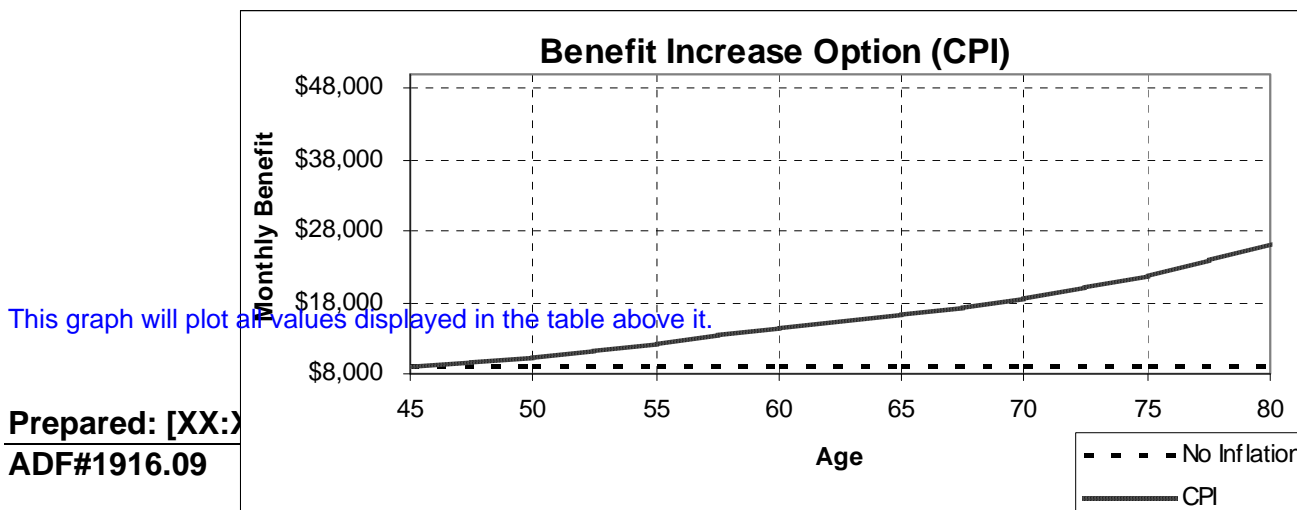
Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and Urban CPI in the second).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and Urban CPI in the second).

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.

CPI % Column: The percentages in this column are taken from a list that has percentages listed for all possible ages, the percentage for the age currently being illustrated will be selected and printed.



Prepared: [XX:]
ADF#1916.09

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5468[exp1208]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown.

]

-----End Page 11-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 12 (This entire page is conditional upon the FPO being selected as the Benefit Increase Option for the first insured. If this rider is not selected then this page will not print. -----

Future Purchase Option (FPO) Rider Comparison

To help you understand how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount and Premium* would be if you chose No Benefit Increase Option or the Future Purchase Option. The example below assumes all increases are accepted.

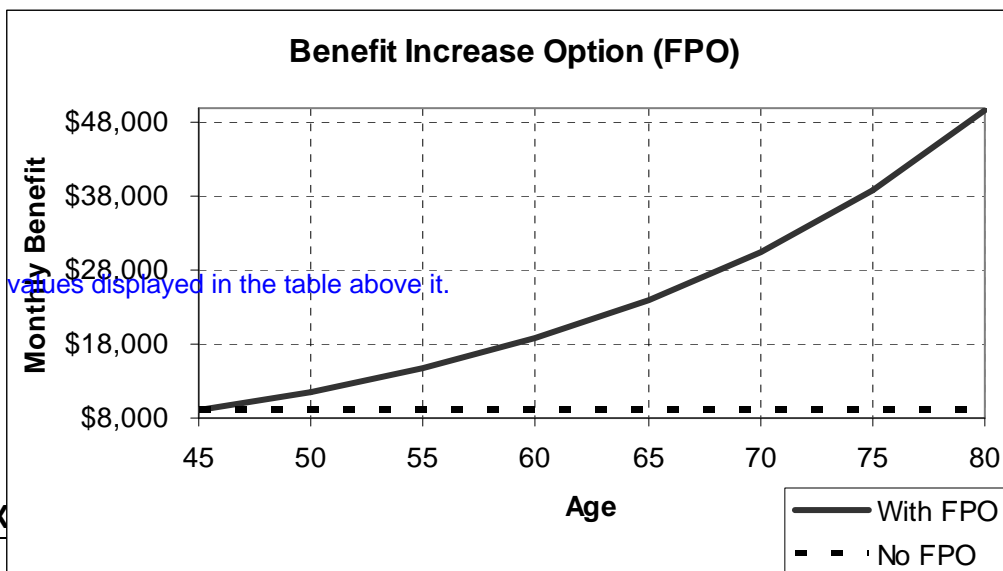
Age	No Benefit Increase Option			Future Purchase		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	[\$9,000]	[\$400,000]	[\$1,800]	[\$9,000]	[\$400,000]	[\$1,800]
[50]	[\$9,000]	[\$400,000]	[\$1,800]	[\$11,486]	[\$510,512]	[\$2,297]
[55]	[\$9,000]	[\$400,000]	[\$1,800]	[\$14,660]	[\$651,557]	[\$2,932]
[60]	[\$9,000]	[\$400,000]	[\$1,800]	[\$18,710]	[\$831,571]	[\$3,742]
[65]	[\$9,000]	[\$400,000]	[\$1,800]	[\$23,879]	[\$1,061,319]	[\$4,775]
[70]	[\$9,000]	[\$400,000]	[\$1,800]	[\$30,477]	[\$1,354,541]	[\$6,095]
[75]	[\$9,000]	[\$400,000]	[\$1,800]	[\$38,897]	[\$1,728,776]	[\$7,779]
[80]	[\$9,000]	[\$400,000]	[\$1,800]	[\$49,644]	[\$2,206,406]	[\$9,928]

Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and FPO in the second).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and FPO in the second).

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.



MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown. The additional premium for each increase will be based on: age on the effective date of the increase; and the following, in effect on the effective date of the increase: premium rates, discounts, if any, and Health Rating.

]

-----End Page 12-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 13 (This entire page is conditional upon the FPO being selected as the Benefit Increase Option for the second insured and there being a second insured. If this rider is not selected and/or there is no second insured then this page will not print. -----

Future Purchase Option (FPO) Rider Comparison

To help you understand how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount and Premium* would be if you chose No Benefit Increase Option or the Future Purchase Option. The example below assumes all increases are accepted.

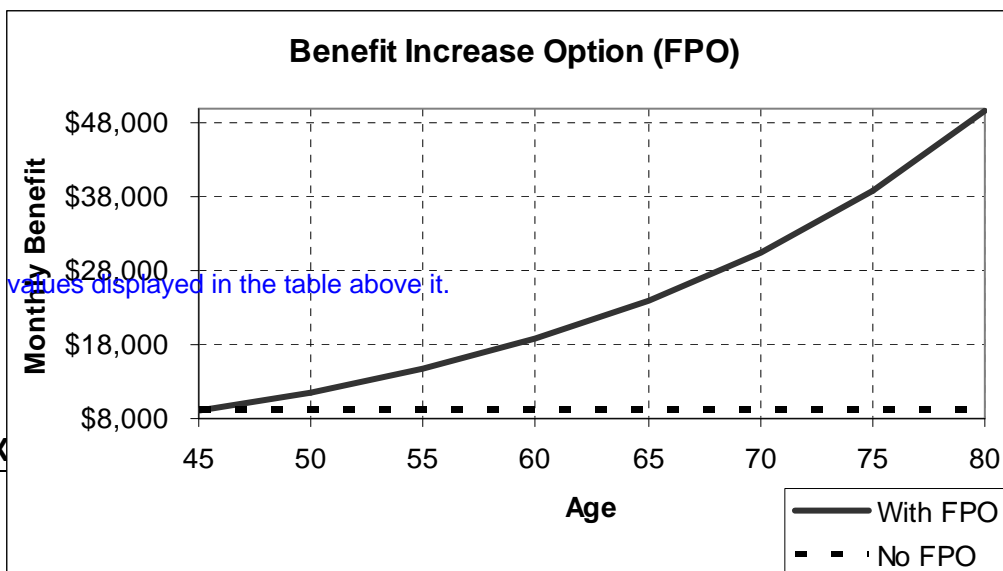
Age	No Benefit Increase Option			Future Purchase		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	[\$9,000]	[\$400,000]	[\$1,800]	[\$9,000]	[\$400,000]	[\$1,800]
[50]	[\$9,000]	[\$400,000]	[\$1,800]	[\$11,486]	[\$510,512]	[\$2,297]
[55]	[\$9,000]	[\$400,000]	[\$1,800]	[\$14,660]	[\$651,557]	[\$2,932]
[60]	[\$9,000]	[\$400,000]	[\$1,800]	[\$18,710]	[\$831,571]	[\$3,742]
[65]	[\$9,000]	[\$400,000]	[\$1,800]	[\$23,879]	[\$1,061,319]	[\$4,775]
[70]	[\$9,000]	[\$400,000]	[\$1,800]	[\$30,477]	[\$1,354,541]	[\$6,095]
[75]	[\$9,000]	[\$400,000]	[\$1,800]	[\$38,897]	[\$1,728,776]	[\$7,779]
[80]	[\$9,000]	[\$400,000]	[\$1,800]	[\$49,644]	[\$2,206,406]	[\$9,928]

Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 5 years after the previous age shown. This column will end when the last age shown plus 5 will equal an age above 85.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and FPO in the second).

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the applicable Benefit Increase Option (No Inflation in the first section and FPO in the second.).

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.



MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Illustration of future premium assumes no increase in rates during the period shown. The additional premium for each increase will be based on: age on the effective date of the increase; and the following, in effect on the effective date of the increase: premium rates, discounts, if any, and Health Rating.

]

-----End Page 13-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 6 This entire page is conditional upon the first individual selecting Guaranteed Purchase Option as their Benefit Increase Option and will not print if they have not selected this option.-----

[Guaranteed Purchase Option (GPO) Rider Comparison

To help you understand how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how your Monthly Benefit, Total Benefit Amount, and Premiums** would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

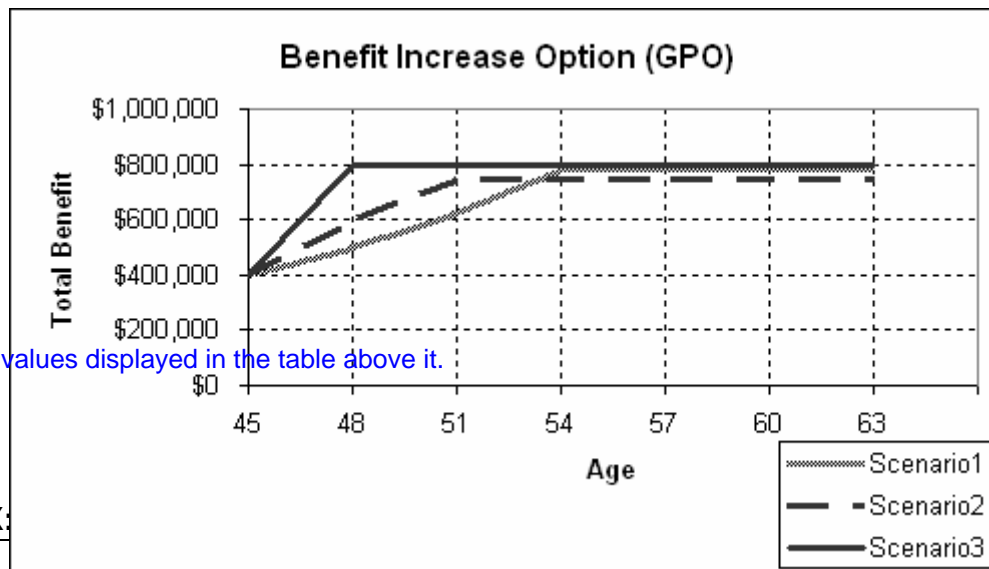
Age	GPO Scenario 1			GPO Scenario 2			GPO Scenario 3		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[48]	\$[11,250]	\$[500,000]	\$[2,250]	\$[13,500]	\$[600,000]	\$[2,700]	\$[18,000]	\$[800,000]	\$[3,600]
[51]	\$[14,062]	\$[625,000]	\$[2,812]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[54]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[57]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[60]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[63]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]

Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 3 years after the previous age shown. This column will end when the last age shown plus 3 will equal an age above 65.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the scenario outlined in the paragraph above the table.

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the scenario outlined in the paragraph above the table.

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.



MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

**Illustration of future premium assumes no increase in rates during the period shown. Future premiums are based on the following: health rating on original effective date as well as age, premium rates and discounts on effective date of the increase.]
-----End Page 14-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 15 This entire page is conditional upon there being a second individual and the second individual selecting Guaranteed Purchase Option as their Benefit Increase Option and will not print if they have not selected this option.-----

Guaranteed Purchase Option (GPO) Rider Comparison

To help you understand how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how your Monthly Benefit, Total Benefit Amount, and Premiums** would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

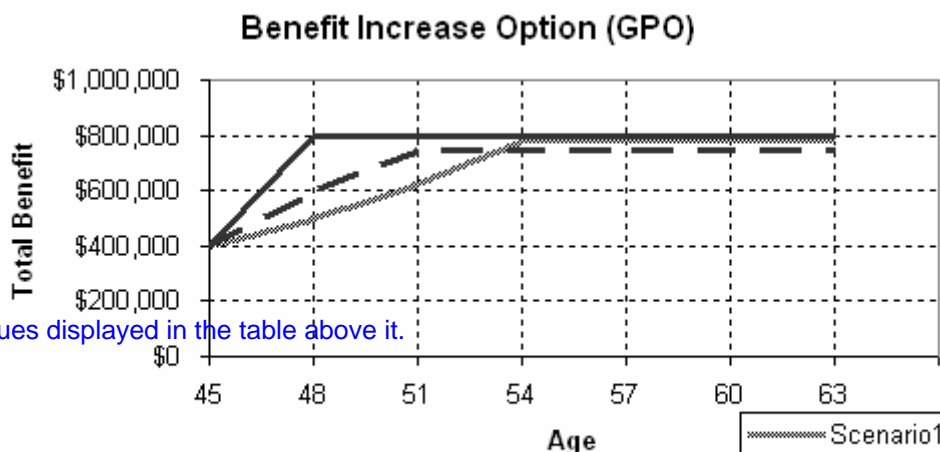
Age	GPO Scenario 1			GPO Scenario 2			GPO Scenario 3		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[48]	\$[11,250]	\$[500,000]	\$[2,250]	\$[13,500]	\$[600,000]	\$[2,700]	\$[18,000]	\$[800,000]	\$[3,600]
[51]	\$[14,062]	\$[625,000]	\$[2,812]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[54]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[57]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[60]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[63]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]

Age Column: The age shown in the first row will be the age that is entered in the GUI, all following ages will be the insured's age 3 years after the previous age shown. This column will end when the last age shown plus 3 will equal an age above 65.

Monthly Benefit Column: The Monthly Benefit amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the scenario outlined in the paragraph above the table.

Total Benefit Amount Column: The Total Benefit Amount shown in the first row will be what was selected in the GUI. The amounts that follow will be this amount increased by the scenario outlined in the paragraph above the table.

Premium Column: The premium shown in this column is for the Monthly and Total Benefit Amounts shown in the same row at the age the row is illustrating.



This graph will plot all values displayed in the table above it.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

**Illustration of future premium assumes no increase in rates during the period shown. Future premiums are based on the following: health rating on original effective date as well as age, premium rates and discounts on effective date of the increase.

-----End Page 15-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

-----Begin Page 16 this section is optional and will only print if selected in the GUI-----

Policy Feature, Optional Rider, and Discount Explanations

This is a summary of the features, optional riders and discounts available under the MetLife [LTC LifeStage Advantage] policy. Please refer to your outline of coverage for complete details.

Built In Benefits
Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care. In addition, the following Built-In Benefits are also included.
Return of Premium
If you die on or before your 70 th birthday, we will return to your designated beneficiary an amount equal to all the premiums that you paid, less any Benefits that were paid to you or on your behalf.
Waiver of Premium
If you are in the United States and you become eligible for benefits, fulfill the applicable elimination period and begin receiving payment of benefits, we will waive your premiums.
International Benefit
If you are living outside the United States for at least 15 consecutive days during a calendar month, are eligible for benefits and have fulfilled the applicable elimination period for the international benefit, you can receive benefits under the International Benefit provision in your policy.
Care Advisory Services
This policy provides for care advisory services provided by a care advisor. This includes any of the following services: assessing long-term care service needs; identifying the long-term care providers to meet those needs; requisitioning and coordinating long-term care services; implementing the long-term care service plan; and monitoring and reassessing long-term care needs as required from time to time.
Bed Reservation
If you are in a nursing home, hospice facility or assisted living facility, and you leave that facility temporarily, we will pay benefits for the actual charges you incur to hold your space in the facility so that you are able to return to it.
Needs Assessment
After you become eligible for benefits, you can receive one needs assessment from a care management organization to assess your long-term care service needs..
Hospice Facility/Hospice Care at Home
This policy provides coverage for hospice care, either in a hospice facility or at home, if you become terminally ill.
Elimination Period for Covered Services
The policy includes a [100](This is the number of days selected for the Elimination Period in the GUI) calendar day elimination period for covered services. This is the number of days you must be eligible for benefits before benefits for covered services become payable. These [100](This is the number of days selected for the Elimination Period in the GUI) calendar days do not need to be consecutive.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Benefit Increase Option] Only print if at least one insured has a Benefit Increase Option selected.
[5% Automatic Compound Inflation Protection Rider] Only print if at least 1 insured has selected 5% ACI as their Benefit Increase Option [Automatically increases every year by 5%. There is no additional corresponding increase in premium due to the automatic benefit increases.]Only print if "5% Automatic Compound Inflation Protection Rider" has been printed on the line above.
[3% Automatic Compound Inflation Protection Rider] Only print if at least 1 insured has selected 3% ACI as their Benefit Increase Option [Automatically increases every year by 3%. There is no additional corresponding increase in premium due to the automatic benefit increases.]Only print if "3% Automatic Compound Inflation Protection Rider" has been printed on the line above.
[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)] Only print if at least 1 insured has selected Tiered Solution as their Benefit Increase Option [Automatically increases your coverage every year by 5% up to and including the year in which you turn 60. Coverage will then continue to increase every year by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]Only print if "Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75)" has been printed on the line above.
[Future Purchase Option Rider] Only print if at least 1 insured has selected the Future Purchase Option Rider as their Benefit Increase Option. [Automatically increases by 5% every year unless rejected in writing. Option ceases if you reject twice in a row. New premium price based on age when increase takes effect.]Only print if "Future Purchase Option Rider" has been printed on the line above.
[Urban CPI Compound Inflation Protection Rider] Only print if at least 1 insured has selected Urban CPI as their Benefit Increase Option. [Automatically increases every year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increases.]Only print if "Urban CPI Compound Inflation Protection Rider" has been printed on the line above.
[Guaranteed Purchase Option Rider] Only print if at least one insured has selected the Guaranteed Purchase Option as their Benefit Increase Option in the GUI. [As often as every 3 years, purchase an increase in coverage without providing proof of good health. Total purchases may be up to 100% of your original total benefit amount.]Only Print if "Guaranteed Purchase Option Rider" has been printed on the line above.
[Optional Benefits] Only print if at least 1 Optional Benefit has been chosen but one of the individuals.
[Shared Care Rider] Only print if at least one of the insured's has selected the Shared Care Rider in the GUI. [If your spouse or domestic partner* (referred to as "covered partner") is covered under a policy that is identical to yours that includes the Shared Care Rider, and your covered partner exhausts the total benefit amount under his/her policy, then your covered partner may receive benefits (other than the benefit for needs assessment) under your policy without satisfying any additional elimination period. In the event of your covered partner's death, the remaining total benefit amount under his/her policy will be added to your policy. *Where permitted by state law.]Only print if "Shared Care Rider" has been printed on the line above.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

<p>[Nonforfeiture Rider]Only print if at least one of the insured's has selected the Nonforfeiture Rider in the GUI</p> <p>[If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to "paid-up" status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a "paid-up" policy, your total benefit amount will be adjusted so that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.]Only print if "Nonforfeiture Rider" has been printed on the line above.</p>
<p>[Cash Benefit Rider]Only print if at least one of the insured's has selected the Cash Rider in the GUI</p> <p>[With this rider, if you are eligible for benefits and have fulfilled the elimination period, you will receive the monthly benefit amount instead of reimbursement for covered services (other than the needs assessment). Benefits under this rider will be paid up to the total benefit amount. Since benefits under the Cash Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]Only print if "Cash Benefit Rider" has been printed on the line above</p>
<p>[Ten Year Premium Payment Rider]Only print if at least one of the insured's has selected the Ten Year Premium Payment Rider in the GUI</p> <p>[With this rider, once you have paid premiums up to your 10th policy anniversary, the coverage that went into effect on your original policy effective date will be considered "paid-up" and will remain in effect with no further premium payment. Once the policy is "paid-up" under this rider, you may not request any further changes to your policy. If you end this rider before it is paid-up, and your policy remains in force, you will not receive any offset, adjustment or refund of the accelerated premium paid under this rider upon switching to the standard method of premium payment. The Ten-Year Premium Payment Rider provides an accelerated premium payment schedule that may result in a loss of potential tax deductions to which you may otherwise be entitled under the federal income tax law and the income tax laws of certain states. You should consult your tax advisor prior to selecting an accelerated premium payment rider.]Only print if "Ten Year Premium Payment Rider" is printed on the line above</p>
<p>[Discounts]Only print if at least one insured has at least one discount being applied to the premium.</p>
<p>[Spousal Discount]Only print if the Spousal Discount has been selected in the GUI</p> <p>[Premiums for your coverage will be subject to a [30](The discount percentage for this discount should print here)% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date we are notified of your eligibility for this discount. If your spouse's or domestic partner's* coverage ends for any reason other than his/her death or the exhaustion of the total benefit amount under his/her policy, so will this discount. *Where permitted by state law.]Only print if "Spousal Discount Rider" has been printed on the line above.</p>
<p>[Marital Discount](Only print if the Marital Discount has been selected in the GUI)</p> <p>[If you are married or have a domestic partner* and do not qualify for the spousal discount, you will be entitled to a [15](this is the percentage for the discount)% marital discount. The discount will apply to all premiums due after the latest of your policy's original effective date or the date we were notified of your eligibility for this discount. *Where permitted by state law.] Only print if "Marital Discount" has been printed on the line above.</p>
<p>[Residential Discount]Only print if the Residential Discount has been selected in the GUI</p> <p>[If a household member is insured under an individual long-term care insurance policy issued by MetLife, you will be eligible for this [15](this is the percentage for the discount)% discount. This discount will apply to all premiums due and payable on or after the latest of your policy's original effective date, the date the household member's coverage initially became effective, or the date we were notified of your eligibility for this discount. (This discount may not be combined with spousal or marital discount.)]Only print if "Residential Discount" has</p>

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

been printed on the line above.

[Preferred Discount] Only print if at least one insured has selected "Preferred" as their health rating.

[Applicants who meet specific medical underwriting criteria will receive a preferred rating. If you qualify for our preferred health rating, you will receive a [10](this is the percentage for the discount)% discount on your premiums.] Only print if "Preferred Discount" is printed on the line above.

[Multi-Life Discount] Only print if a Multi-Life Discount has been selected in the GUI

[Employer Paid – [5](this is the percentage for the discount)% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.] Only Print if the 5% Multi-Life Discount has been selected in the GUI and the case is Employer Paid.

[Employer Paid – [10](this is the percentage for the discount)% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.] Only Print if the 10% Multi-Life Discount has been selected in the GUI and the case is Employer Paid.

[Voluntary Paid – [5](this is the percentage for the discount)% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.] Only Print if the 5% Multi-Life Discount has been selected in the GUI and the case is Voluntarily Paid.

]

-----End Page 16-----

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
[Sample Insured2]	[Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

----- Begin Partnership Page (This entire page is variable as it should only print if a partnership plan is being illustrated) -----

[The [State]](This is the state which has been selected in the GUI.) Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State]](This is the state which has been selected in the GUI.) qualify for the [State]](This is the state which has been selected in the GUI.) Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's]](This is the state which has been selected in the GUI.) Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State]](This is the state which has been selected in the GUI.) residents as [State]](This is the state which has been selected in the GUI.) Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:
[Insert State Specific Requirements]

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State]](This is the state which has been selected in the GUI.) and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [State]](This is the state which has been selected in the GUI.) Department of Health and Welfare.]

]-----End Partnership Page-----

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

-----Begin Page 18-----

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:

- treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;
- any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;
- any injury or sickness that results from:
 - any war, or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection; or
 - any intentionally self-inflicted injury;
- services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services ; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;
- any care or services received outside of the United States, except as described in the International BenefitCoverage section;
- any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law;
- treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or
- services for which no charge is normally made in the absence of insurance.

Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

Coordination With Other MetLife Coverages

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]**Only print if the cash rider has not been selected.**

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]**Only print if the cash rider has been selected.**

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife")policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask about complete costs and details.

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MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

-----End Page 18-----

Multi-Life LTCI Proposal

MetLife LTC LifeStage Advantage^[SM]

MetLife®



Prepared for: [BusinessName]

Prepared by: [Sample Agent]

[200 Park Ave]
[New York]
[New York 10166]

Prepared: [00:00:00 PM 0/0/0000]

MetLife®

[LTC2007 Product Name]

You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. **In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹**

If one or more of your employees needed assistance with the everyday activities of living such as dressing and bathing, it could have a significant impact on their families, their savings and their lifestyles. That's why offering your employees a plan for how they would pay for long-term care is an important benefit.

Who pays for long term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor's visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of lost income if a person becomes disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you've "**spent down**" virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- An individual's **personal savings and retirement accounts** are often the **only** available sources of payment.

MetLife makes it easy to help protect what your employees value most.

Providing protection for your employees and their families from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer a straight-forward, easily customized insurance policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care at home.

You're one step closer to offering your employees a greater sense of security.

By inquiring about long-term care insurance, you've taken an important first step toward helping your employees feel more secure about their futures. MetLife LTC LifeStage Advantage offers the simplicity of an easy-to-understand policy along with the flexibility of two lifestage-based plans. Depending on their current life situation, your employees may want to **StartSmart&Build** by taking advantage of the ability to buy some coverage now and then add to it over time, or they may want to customize their coverage with optional inflation protection. Be sure to ask for more details about the plans and optional features that are available to your employees.

Relax. MetLife makes it easy to offer the security of a long-term care insurance plan... to help your employees stop worrying about the uncertainties of tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008

Your Group illustration at a glance

	[Plan 1]	[Plan 2]	[Plan 3]
Policy Benefits			
Plan Type:	[Custom]	[Custom]	[Simple]
Total Benefit Amount	[\$400,000]	[\$400,000]	[\$400,000]
Monthly Benefit Amount	[\$9,000]	[\$9,000]	[\$6,000]
Billing Mode	[Monthly]	[Annual]	[Monthly]
[Partnership*]	[yes]	[yes]	[yes]
Every MetLife LTC LifeStage Advantage policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are reimbursed at 100% In addition, the following Built-In Benefits are also included.			
Built In Benefits			
Needs Assessment			
Return of Premium			
Policy Waiver of Premium			
International Coverage			
Hospice Facility/Hospice Care at Home			
Care Advisory Services			
Bed Reservation			
Elimination Period	[100] Calendar Days	[100] Calendar Days	[100] Calendar Days
[Benefit Increase Option]			
	[5% Automatic Compound Inflation Rider]	[Tiered Solution ^[SM] (Graded Automatic Annual Increase to age 75)]	[Guaranteed Purchase Option Rider]
[Optional Benefits]			
[Optional Benefit #1]	[Shared Care Rider]	[Shared Care Rider]	[Shared Care Rider]
[Optional Benefit #2]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]
[Optional Benefit #3]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]
[Optional Benefit #4]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]
[Discounts]			
[Multi-Life Discount]	[Employer Paid – 5%]	[Employer Paid – 5%]	[Employer Paid – 5%]
[Residential Discount]	[Spousal Discount]	[Spousal Discount]	[Spousal Discount]

MetLife®

[LTC2007 Product Name]

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [6]].

[*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.] (This should only print if at least 1 plan on this proposal is a partnership plan.)

[^[1] Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[^[2] If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.]

MetLife®

[LTC2007 Product Name]

Participants Initial [Annual] Premiums*

<u>Age</u>	<u>[Plan 1]</u>	<u>[Plan 2]</u>	<u>[Plan 3]</u>
18-30	\$[530.30]	\$[520.30]	\$[540.30]
31	\$[531.31]	\$[521.31]	\$[541.31]
32	\$[532.32]	\$[522.32]	\$[542.32]
33	\$[533.33]	\$[523.33]	\$[543.33]
34	\$[534.34]	\$[524.34]	\$[544.34]
35	\$[535.35]	\$[525.35]	\$[545.35]
36	\$[536.36]	\$[526.36]	\$[546.36]
37	\$[537.37]	\$[527.37]	\$[547.37]
38	\$[538.38]	\$[528.38]	\$[548.38]
39	\$[539.39]	\$[529.39]	\$[549.39]
40	\$[540.40]	\$[530.40]	\$[550.40]
41	\$[541.41]	\$[531.41]	\$[551.41]
42	\$[542.42]	\$[532.42]	\$[552.42]
43	\$[543.43]	\$[533.43]	\$[553.43]
44	\$[544.44]	\$[534.44]	\$[554.44]
45	\$[545.45]	\$[535.45]	\$[555.45]
46	\$[546.46]	\$[536.46]	\$[556.46]
47	\$[547.47]	\$[537.47]	\$[557.47]
48	\$[548.48]	\$[538.48]	\$[558.48]
49	\$[549.49]	\$[539.49]	\$[559.49]
50	\$[550.50]	\$[540.50]	\$[560.50]
51	\$[551.51]	\$[541.51]	\$[561.51]
52	\$[552.52]	\$[542.52]	\$[562.52]
53	\$[553.53]	\$[543.53]	\$[563.53]
54	\$[554.54]	\$[544.54]	\$[564.54]
55	\$[555.55]	\$[545.55]	\$[565.55]
56	\$[556.56]	\$[546.56]	\$[566.56]
57	\$[557.57]	\$[547.57]	\$[567.57]
58	\$[558.58]	\$[548.58]	\$[568.58]
59	\$[559.59]	\$[549.59]	\$[569.59]
60	\$[560.60]	\$[550.60]	\$[570.60]
61	\$[561.61]	\$[551.61]	\$[571.61]
62	\$[562.62]	\$[552.62]	\$[572.62]
63	\$[563.63]	\$[553.63]	\$[573.63]
64	\$[564.64]	\$[554.64]	\$[574.64]

All premiums shown illustrate the following discount(s):[Multi-Life] [and] [Residential]. The total Discount Percentage shown is [20]%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

MetLife®

[LTC2007 Product Name]

Participants Initial [Annual] Premiums*

<u>Age</u>	<u>[Plan 1]</u>	<u>[Plan 2]</u>	<u>[Plan 3]</u>
65	\$[565.65]	\$[555.65]	\$[575.65]
66	\$[566.66]	\$[556.66]	\$[576.66]
67	\$[567.67]	\$[557.67]	\$[577.67]
68	\$[568.68]	\$[558.68]	\$[578.68]
69	\$[569.69]	\$[559.69]	\$[579.69]
70	\$[570.70]	\$[560.70]	\$[580.70]
71	\$[571.71]	\$[561.71]	\$[581.71]
72	\$[572.72]	\$[562.72]	\$[582.72]
73	\$[573.73]	\$[563.73]	\$[583.73]
74	\$[574.74]	\$[564.74]	\$[584.74]
75	\$[575.75]	\$[565.75]	\$[585.75]
76	\$[576.76]	\$[566.76]	\$[586.76]
77	\$[577.77]	\$[567.77]	\$[587.77]
78	\$[578.78]	\$[568.78]	\$[588.78]
79	\$[579.79]	\$[569.79]	\$[589.79]
80	\$[580.80]	\$[570.80]	\$[590.80]
81	\$[581.81]	\$[571.81]	\$[591.81]
82	\$[582.82]	\$[572.82]	\$[592.82]
83	\$[583.83]	\$[573.83]	\$[593.83]
84	\$[584.84]	\$[574.84]	\$[594.84]

All premiums shown illustrate the following discount(s):[Multi-Life] [and] [Residential]. The total Discount Percentage shown is [20]%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

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[LTC2007 Product Name]

	Name	Age	Discount	[Plan 1]	[Plan 2]	[Plan 3]
[1].	[Insured 1]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]
[2].	[Insured 2]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]
[3].	[Insured 3]	[50]	[5]%	[\$550.50]	[\$540.50]	[\$560.50]

Totals:

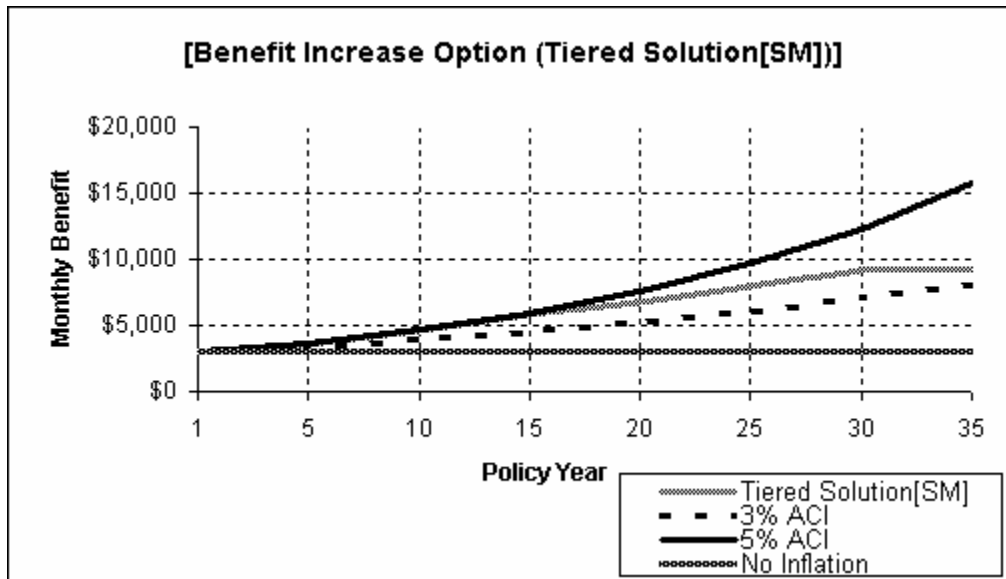
[Age]	Number	[Monthly Premium]
[50]	[2]	[\$101.14]
[56]	[1]	[\$160.98]
[All]	[3]	[\$160.98]

All premiums shown illustrate the following discount(s):[Multi-Life] [and] [Residential]. The total Discount Percentage shown is [20]%. Other discounts may be available. Please note: There is an additional cost if premiums are paid more frequently than annually.

[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)] Rider Comparison for [Plan1]

To illustrate how the different Benefit Increase Options work, the table and graph below illustrates what the Monthly Benefit and Total Benefit Amount would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider is selected.

Year	Tiered Solution ^[SM]		3% ACI		5% ACI	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]
[5]	\$[3,647]	\$[486,203]	\$[3,377]	\$[450,204]	\$[3,647]	\$[486,203]
[10]	\$[4,654]	\$[620,531]	\$[3,914]	\$[521,909]	\$[4,654]	\$[620,531]
[15]	\$[5,940]	\$[791,973]	\$[4,538]	\$[605,036]	\$[5,940]	\$[791,973]
[20]	\$[6,886]	\$[918,113]	\$[5,261]	\$[701,402]	\$[7,581]	\$[1,010,780]
[25]	\$[7,983]	\$[1,064,345]	\$[6,098]	\$[813,118]	\$[9,675]	\$[1,290,040]
[30]	\$[9,254]	\$[1,233,868]	\$[7,070]	\$[942,626]	\$[12,348]	\$[1,646,454]
[35]	\$[9,254]	\$[1,233,868]	\$[8,196]	\$[1,092,762]	\$[15,760]	\$[2,101,339]

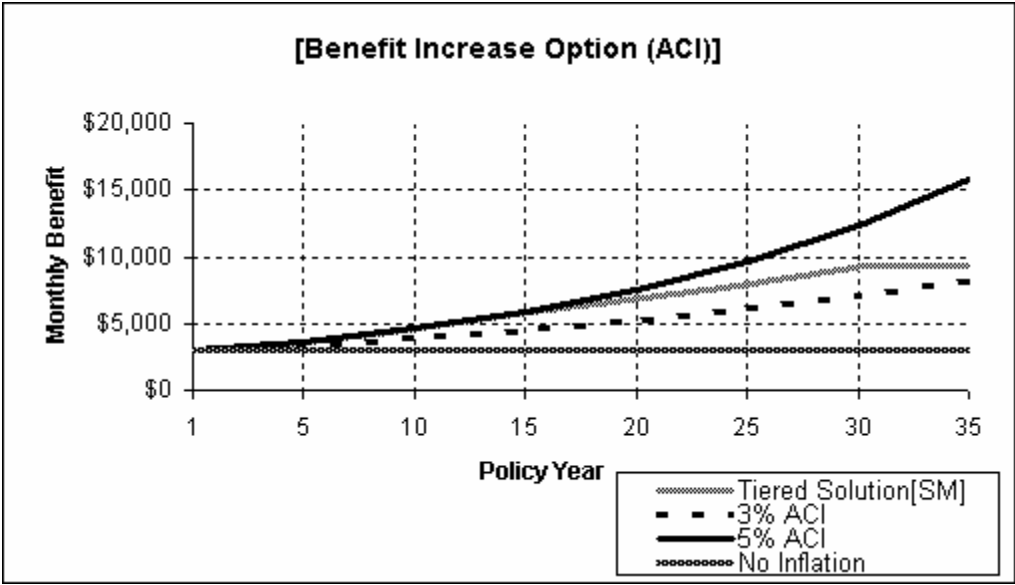


*Illustration of future premium assumes no increase in rates during the period shown.

Automatic Compound Inflation (ACI) Rider Comparison for [Plan1]

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be if the [Tiered SolutionSM] (Graded Automatic Annual Increase to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider is selected.

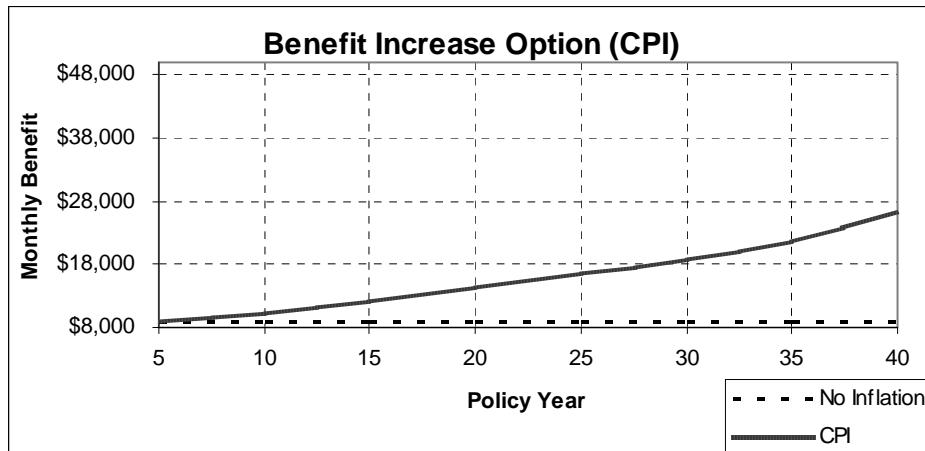
Year	Tiered Solution SM		3% ACI		5% ACI	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]	\$[3,000]	\$[400,000]
[5]	\$[3,647]	\$[486,203]	\$[3,377]	\$[450,204]	\$[3,647]	\$[486,203]
[10]	\$[4,654]	\$[620,531]	\$[3,914]	\$[521,909]	\$[4,654]	\$[620,531]
[15]	\$[5,940]	\$[791,973]	\$[4,538]	\$[605,036]	\$[5,940]	\$[791,973]
[20]	\$[6,886]	\$[918,113]	\$[5,261]	\$[701,402]	\$[7,581]	\$[1,010,780]
[25]	\$[7,983]	\$[1,064,345]	\$[6,098]	\$[813,118]	\$[9,675]	\$[1,290,040]
[30]	\$[9,254]	\$[1,233,868]	\$[7,070]	\$[942,626]	\$[12,348]	\$[1,646,454]
[35]	\$[9,254]	\$[1,233,868]	\$[8,196]	\$[1,092,762]	\$[15,760]	\$[2,101,339]



Urban Consumer Price Index (CPI) Rider Inflation Comparison for [Plan1]

To illustrate how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be with Urban CPI inflation using hypothetical Urban CPI percentages.

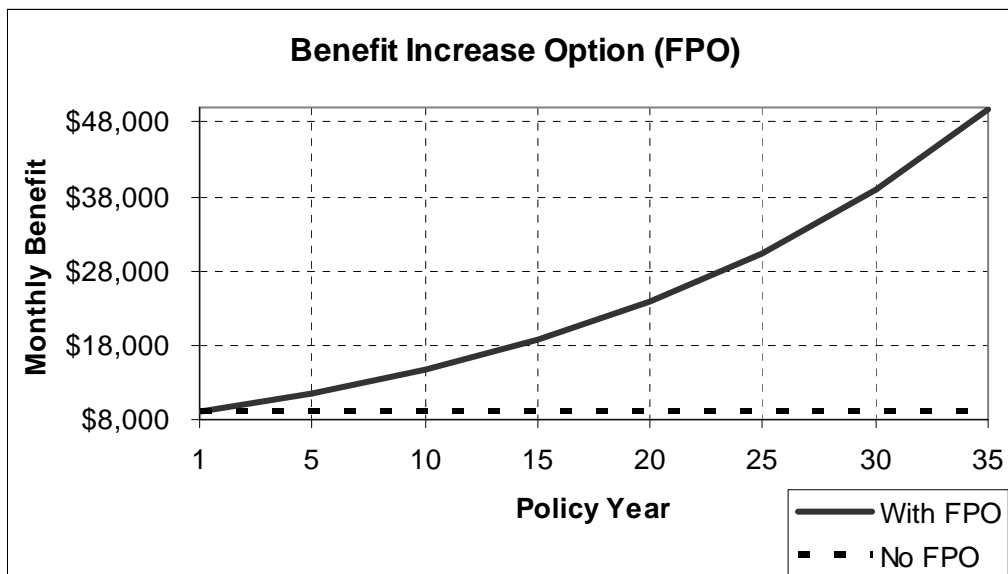
No Benefit Increase Option			Urban CPI		
Year	Monthly Benefit	Total Benefit Amount	CPI %	Monthly Benefit	Total Benefit Amount
[1]	\$[9,000]	\$[400,000]	[3]%	\$[9,000]	\$[400,000]
[5]	\$[9,000]	\$[400,000]	[2]%	\$[10,132]	\$[450,334]
[10]	\$[9,000]	\$[400,000]	[3]%	\$[12,206]	\$[542,531]
[15]	\$[9,000]	\$[400,000]	[3]%	\$[14,424]	\$[641,095]
[20]	\$[9,000]	\$[400,000]	[3]%	\$[16,398]	\$[728,843]
[25]	\$[9,000]	\$[400,000]	[3]%	\$[18,643]	\$[828,603]
[30]	\$[9,000]	\$[400,000]	[4]%	\$[21,610]	\$[960,487]
[35]	\$[9,000]	\$[400,000]	[2]%	\$[26,285]	\$[1,168,253]



Future Purchase Option (FPO) Rider Comparison for [Plan1]

To illustrate how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what the Monthly Benefit and Total Benefit Amount would be if No Benefit Increase Protection or the FPO Rider is selected. The example below illustrates a policy that does not use a Benefit Increase Option and a policy that has its Monthly and Total Benefit Amounts increased by 5% each year under the FPO Rider.

Policy Year	No Benefit Increase Option		Future Purchase	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	\$[9,000]	\$[400,000]	\$[9,000]	\$[400,000]
[5]	\$[9,000]	\$[400,000]	\$[11,486]	\$[510,512]
[10]	\$[9,000]	\$[400,000]	\$[14,660]	\$[651,557]
[15]	\$[9,000]	\$[400,000]	\$[18,710]	\$[831,571]
[20]	\$[9,000]	\$[400,000]	\$[23,879]	\$[1,061,319]
[25]	\$[9,000]	\$[400,000]	\$[30,477]	\$[1,354,541]
[30]	\$[9,000]	\$[400,000]	\$[38,897]	\$[1,728,776]
[35]	\$[9,000]	\$[400,000]	\$[49,644]	\$[2,206,406]

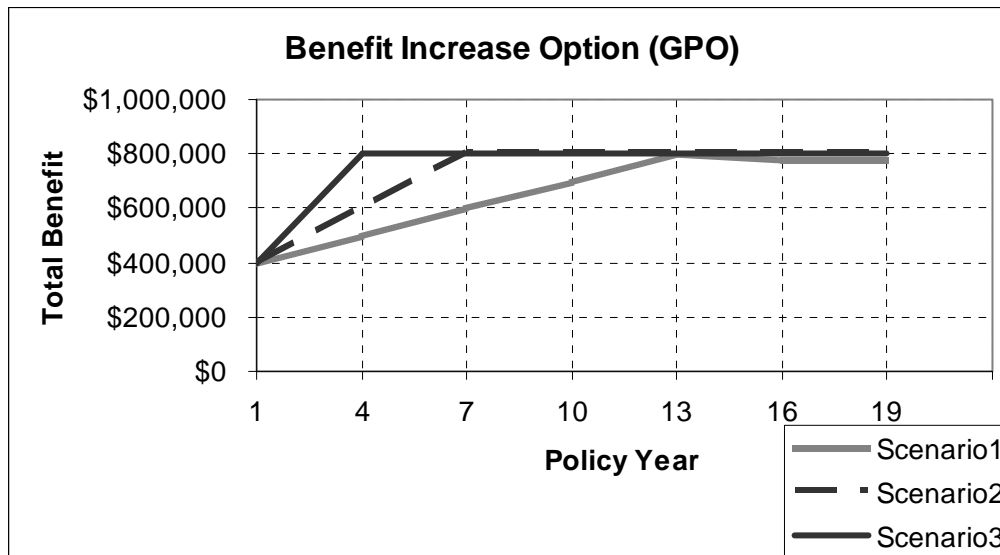


]

Guaranteed Purchase Option (GPO) Rider Comparison for [Plan1]

To illustrate how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how the Monthly Benefits and Total Benefit Amounts would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th, and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Year	GPO Scenario 1		GPO Scenario 2		GPO Scenario 3	
	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount	Monthly Benefit	Total Benefit Amount
[1]	[\$6,000]	[\$400,000]	[\$6,000]	[\$400,000]	[\$6,000]	[\$400,000]
[4]	[\$7,500]	[\$500,000]	[\$9,000]	[\$600,000]	[\$12,000]	[\$800,000]
[7]	[\$9,000]	[\$600,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[10]	[\$10,500]	[\$700,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[13]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[16]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]
[19]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]	[\$12,000]	[\$800,000]



*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

]

[Policy Feature, Optional Rider, and Discounts Explanations]

This is a summary of the features, optional riders and discounts available under the MetLife [LTC LifeStage Advantage] policy. Please refer to your Outline of Coverage for complete details.

Built In Benefits
Every MetLife LTC Lifestage Advantage policy includes coverage for home care, assisted living facility, nursing home and adult day care. In addition, the following Built-In Benefits are also included.
Return of Premium
If you die on or before your 70 th birthday, we will return to your designated beneficiary an amount equal to all the premiums that you paid, less any Benefits that were paid to you or on your behalf.
Waiver of Premium
If you are in the United States and you become eligible for benefits, fulfill the applicable elimination period and begin receiving payment of benefits, we will waive your premiums.
International Benefit
If you are living outside the United States for at least 15 consecutive days during a calendar month, are eligible for benefits and have fulfilled the applicable elimination period for the international benefit, you can receive benefits under the International Benefit provision in your policy.
Care Advisory Services
This policy provides for care advisory services provided by a care advisor. This includes any of the following services: assessing long-term care service needs; identifying the long-term care providers to meet those needs; requisitioning and coordinating long-term care services; implementing the long-term care service plan; and monitoring and reassessing long-term care needs as required from time to time.
Bed Reservation
If you are in a nursing home, hospice facility or assisted living facility, and you leave that facility temporarily, we will pay benefits for the actual charges you incur to hold your space in the facility so that you are able to return to it.
Needs Assessment
After you become eligible for benefits, you can receive one needs assessment from a care management organization to assess your long-term care service needs..
Hospice Facility/Hospice Care at Home
This policy provides coverage for hospice care, either in a hospice facility or at home, if you become terminally ill.
Elimination Period for Covered Services
The policy includes a [100] calendar day elimination period for covered services. This is the number of days you must be eligible for benefits before benefits for covered services become payable. These [100] calendar days do not need to be consecutive.

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[LTC2007 Product Name]

[Benefit Increase Option]
[5% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 5%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[3% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 3%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Tiered SolutionSM](Graded Automatic Annual Increase to age 75)
[Automatically increases your coverage every year by 5% up to and including the year in which you turn 60. Coverage will then continue to increase every year by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
[Future Purchase Option Rider]
[Automatically increases by 5% every year unless rejected in writing. Option ceases if you reject twice in a row. New premium price based on age when increase takes effect.]
[Urban CPI Compound Inflation Protection Rider]
[Automatically increases every year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Guaranteed Purchase Option Rider]
[As often as every 3 years, purchase an increase in coverage without providing proof of good health. Total purchases may be up to 100% of your original total benefit amount.]
[Optional Benefits]
[Shared Care Rider]
[If your spouse or domestic partner* (referred to as “covered partner”) is covered under a policy that is identical to yours that includes the Shared Care Rider, and your covered partner exhausts the total benefit amount under his/her policy, then your covered partner may receive benefits (other than the benefit for needs assessment) under your policy without satisfying any additional elimination period. In the event of your covered partner’s death, the remaining total benefit amount under his/her policy will be added to your policy. *Where permitted by state law.]
[Nonforfeiture Rider]
[If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to “paid-up” status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a “paid-up” policy, your total benefit amount will be adjusted so

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

MetLife®

[LTC2007 Product Name]

that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.]

[Cash Benefit Rider]

[With this rider, if you are eligible for benefits and have fulfilled the elimination period, you will receive the monthly benefit amount instead of reimbursement for covered services (other than the needs assessment). Benefits under this rider will be paid up to the total benefit amount. Since benefits under the Cash Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[Ten Year Premium Payment Rider]

[With this rider, once you have paid premiums up to your 10th policy anniversary, the coverage that went into effect on your original policy effective date will be considered "paid-up" and will remain in effect with no further premium payment. Once the policy is "paid-up" under this rider, you may not request any further changes to your policy. If you end this rider before it is paid-up, and your policy remains in force, you will not receive any offset, adjustment or refund of the accelerated premium paid under this rider upon switching to the standard method of premium payment. Please be aware that the Ten-Year Premium Payment Rider provides an accelerated premium payment schedule that may result in a loss of potential tax deductions to which you may otherwise be entitled under the federal income tax law and the income tax laws of certain states. You should consult your tax advisor prior to selecting an accelerated premium payment rider.]

[Discounts]

[Spousal Discount]

[Premiums for your coverage will be subject to a [30]% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date we are notified of your eligibility for this discount. If your spouse's or domestic partner's* coverage ends for any reason other than his/her death or the exhaustion of the total benefit amount under his/her policy, so will this discount. *Where permitted by state law.]

[Marital Discount]

[If you are married or have a domestic partner* and do not qualify for the spousal discount, you will be entitled to a [15]% marital discount. The discount will apply to all premiums due after the latest of your policy's original effective date or the date we were notified of your eligibility for this discount. *Where permitted by state law.]

[Residential Discount]

[If a household member is insured under an individual long-term care insurance policy issued by MetLife, you will be eligible for this [15]% discount. This discount will apply to all premiums due and payable on or after the latest of your policy's original effective date, the date the household member's coverage initially became effective, or the date we were notified of your eligibility for this discount. (This discount may not be combined with spousal or marital discount.)]

[Preferred Discount]

[Applicants who meet specific medical underwriting criteria will receive a preferred rating. If you qualify for our preferred health rating, you will receive a [10]% discount on your premiums.]

[Multi-Life Discount]

[Employer Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

[Employer Paid – [10]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

Metropolitan Life Insurance Company (MetLife), New York, NY 10166

Prepared: [XX:XX:XX] [XX/XX/XXXX] V.[XX].[XXX] Page 15 of 20 For Presentation in: [XX]

ADF#1762.07(Rev0809)

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MetLife®

[LTC2007 Product Name]

[Voluntary Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

For a full description of each of the features listed, please refer to the Outline of Coverage provided to you by your agent.

]

[The [State] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State] qualify for the [State] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's] Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State] residents as [State] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

[\[Insert State Specific Requirements\]](#)

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State] and Federal laws. These laws may be subject to change. If you have any questions regarding current laws governing Medicaid eligibility, you should contact the Idaho Department of Health and Welfare.]

]

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:]

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;]
- [any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;]
- [any injury or sickness that results from:]
 - [any war, or act of war (whether declared or undeclared);]
 - [participation in a felony, riot or insurrection; or]
 - [any intentionally self-inflicted injury;]
- [services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;]
- [any care or services received outside of the United States, except as described in the International Coverage section;]
- [any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law;]
- [treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or]
- [services for which no charge is normally made in the absence of insurance.]

[Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

Coordination With Other MetLife Coverages

MetLife®

[LTC2007 Product Name]

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

Your LTCI Plan Choices

MetLife®



[Group Name]
[Insured Name]

For Residents of the State of
[XXX]

Presented By:

Producer Name: [MetLife Agent]

Producer Phone:[111-111-1111]



You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹

If you needed assistance with some of the everyday activities of living such as dressing and bathing, it could have a significant impact on your family, your savings and your lifestyle. That’s why it’s important to have a plan for how you would pay for long-term care should the need arise.

How would you pay for long term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your income if you become disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- Your **retirement savings**, intended to support you and your family throughout your retirement years, may become the **only** available source of payment.

MetLife makes it easy to help protect what you value most.

Providing protection for you and your family from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer you a straight-forward policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care in your home.

You’re one step closer to designing a plan that fits your life.

By inquiring about long-term care insurance, you’ve taken an important first step toward creating a plan that protects your family, your finances and your choices for the future. [MetLife LTC LifeStage Advantage] offers the simplicity of an easy-to-understand policy along with the flexibility of two lifestage-based plans. Depending on your current life situation, you may want to **StartSmart&Build** by taking advantage of the ability to buy some coverage now and then add to it over time, or you may want to customize your coverage with optional inflation protection. Be sure to ask for more details about the plans and optional features that are available.

Relax. With MetLife, you can have a plan that fits your life today... to help you stop worrying about tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008



[Business Name]

Name	Age	Discount	Health Rating
[Insured Name]	[45]	[5%]	[Standard]
	Plan 1	[Plan 2]	[Plan 3]
Plan Choice	[Simple Advantage] LTC2007-ML	[Custom Advantage] [LTC2007-ML]	[Custom Advantage] [LTC2007-ML]
Total Benefit Amount:	[\$300,000]	[\$300,000]	[\$300,000]
Monthly Benefit Amount:	[\$6,000]	[\$4,500]	[\$6,000]
Billing Mode:	[Annual]	[Annual]	[Annual]
Elimination Period:	[100] Days	[100] Days	[100] Days
Benefit Increase Option:	[Guaranteed Purchase Option Rider]	[Tiered Solution SM (Graded Automatic Annual Increase to age 75)]	[5% Automatic Compound Inflation Rider]
[Optional Benefit #1]	[Shared Care Rider]	[Shared Care Rider]	[Shared Care Rider]
[Optional Benefit #2]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]	[Nonforfeiture Coverage Rider]
[Optional Benefit #3]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]	[Cash Benefit Rider ^[1]]
[Optional Benefit #4]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]	[Ten Year Premium Payment Rider ^[2]]
[Multi-Life Discount]	[5% Employer Paid – Modified U/W]	[5% Employer Paid – Modified U/W]	[5% Employer Paid – Modified U/W]
[Residential Discount]	[0% Single]	[0% Single]	[0% Single]
Annualized Premiums	[\$700.00]	[\$800.00]	[\$900.00]
[Monthly] Premiums	[\$60.35]	[\$76.66]	[\$85.55]

Premiums shown are for illustrative purposes only, and are subject to change. All premiums shown reflect the discount percentage listed above. Other discounts may be available.



[The [State] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State] qualify for the [State] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [State's] Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [State] residents as [State] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:
[State Specific Requirements]

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State] and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [State] Department of Health and Welfare.]

]



Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:]

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;]
- [any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;]
- [any injury or sickness that results from:]
 - [any war, or act of war (whether declared or undeclared);]
 - [participation in a felony, riot or insurrection; or]
 - [any intentionally self-inflicted injury;]
- [services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;]
- [any care or services received outside of the United States, except as described in the International Coverage section;]
- [any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law or to Benefits paid under the International Benefit section;]
- [treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or]
- [services for which no charge is normally made in the absence of insurance.]

[Non-Duplication of Benefits]

[To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:]

- [any medical insurance policy;]
- [any state or federal workers' compensation law or similar law;]
- [any employer's liability or occupational disease law; or]
- [any motor vehicle no-fault law.]

[This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[Coordination With Other MetLife Coverages]



[If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:]

- [the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and]
- [any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.]

[Policies and certificates without a coordination of benefits provision will pay first.]

[This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[If you select the Cash Benefit Rider, the following exclusions apply:]

[No payment will be made for any injury or sickness that results from:]

- [any war, or act of war (whether declared or undeclared);]
- [participation in a felony, riot or insurrection; or]
- [any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date: "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this long term care. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

Individual LTCI Proposal

MetLife LTC LifeStage Advantage^[SM]

MetLife®



Prepared for: [Insured1 Name]
[&] [Insured2 Name]

Prepared by: [Sample Agent]

[200 Park Ave]
[New York]
[New York 10166]

Prepared: [00:00:00 PM 0/0/0000]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]
[Sample Insured2]

Age: [45], [Standard]
[Age:][45][,][Standard]

You can help protect your family, your finances and your choices for the future.

The possibility of needing long-term care at some point during our lifetime is one of the big “ifs” in life. Many people of all ages need long-term care due to a chronic illness, injury, disability or cognitive impairment. **In fact, nearly 40% of people needing long-term care are working adults between the ages of 18 to 64 years old.¹**

If you needed assistance with some of the everyday activities of living such as dressing and bathing, it could have a significant impact on your family, your savings and your lifestyle. That’s why it’s important to have a plan for how you would pay for long-term care should the need arise.

How would you pay for long-term care?

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor’s visits and hospital stays and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your income if you become disabled and unable to work and **does not** pay for long-term care.
- **Medicaid** will pay for **some** long-term care services, but only after you’ve “**spent down**” virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- Your **retirement savings**, intended to support you and your family throughout your retirement years, may become the **only** available source of payment.

MetLife makes it easy to help protect what you value most.

Providing protection for you and your family from the high cost of long-term care is easier than you may have thought. MetLife is proud to offer you a straight-forward, easily customized, insurance policy that provides the level of comprehensive coverage you want for a variety of long-term care services, including care in your home.

You’re one step closer to designing a plan that fits your life.

By inquiring about long-term care insurance, you’ve taken an important first step toward creating a plan that protects your family, your finances and your choices for the future. Now, you can select the plan that best fits your needs and your budget. Depending on your situation, you may want to take advantage of the ability to customize your coverage with optional inflation protection. Be sure to ask about **[the Benefit Increase Options[available under Custom Advantage]][,] [the Guaranteed Purchase Option [under Simple Advantage][,]]** and the other optional features that are available to you[under both plans].

Relax. With MetLife, you can have a plan that fits your life today... to help you stop worrying about tomorrow.

¹ National Clearinghouse for Long-Term Care information, October 2008

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Your [LifeStage Custom Advantage] illustration at a glance:

Policy Benefits	Initial Annual Premium
Total Benefit Amount	\$[300,000] \$[750.00]
Monthly Benefit Amount	\$[4,500]
[Partnership*]	[yes]

Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are all reimbursed at 100%. In addition, the following Built-In Benefits are also included.

Built In Benefits

Return of Premium Bed Reservation
 Policy Waiver of Premium Needs Assessment
 International Coverage Care Advisory Services
 Hospice Facility/Hospice Care at Home

Elimination Period [100] Calendar Days

[Benefit Increase Option]

[5% Automatic Compound Inflation Rider]	\$[975.00]
[3% Automatic Compound Inflation Rider]	\$[975.00]
[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider]	\$[975.00]
[Future Purchase Option Rider]	\$[975.00]
[Urban CPI Compound Inflation Protection Rider]	\$[975.00]
[Guaranteed Purchase Option Rider]	\$[975.00]

[Optional Benefits]

[Shared Care Rider]	\$[100.00]
[Nonforfeiture Coverage Rider]	\$[100.00]
[Cash Benefit Rider ^[1]]	\$[100.00]
[Ten Year Premium Payment Rider ^[2]]	\$[1,487.50]

[Discounts]

[Spousal Discount]	-\$[637.50]
[Marital Discount]	-\$[318.75]
[Residential Discount]	-\$[318.75]
[Preferred Discount]	-\$[212.50]
[Multi-Life Discount]	-\$[100.00]

Total Initial Annual Premium[(with Discounts)]^[3] \$[1,487.50]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Monthly] Modal Premium Amount	\$[123.96]
--------------------------------	------------

[Total Annual Premium On and After 10 th Policy Anniversary ^[2]]	\$[0.00]
-----------------------------------------------------------------------------------------	----------

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [12]].

*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.

[^[1] Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of Long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[^[2] If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.]

[^[3] Please note that there is an additional cost if you pay premium more frequently than annually.]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Your [LifeStage Simple Advantage] illustration at a glance:

Policy Benefits	Total Annual Premium
Total Benefit Amount	\$[300,000] \$[750.00]
Monthly Benefit Amount	\$[4,500]
[Partnership*]	[yes].

Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care, and they are all reimbursed at 100%. In addition, the following Built-In Benefits are also included.

Built In Benefits

Return of Premium Bed Reservation
 Policy Waiver of Premium Needs Assessment
 International Coverage Care Advisory Services
 Hospice Facility/Hospice Care at Home

Elimination Period [100] Calendar Days

[Benefit Increase Option]

[5% Automatic Compound Inflation Rider]	\$[975.00]
[3% Automatic Compound Inflation Rider]	\$[975.00]
[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider]	\$[975.00]
[Future Purchase Option Rider]	\$[975.00]
[Urban CPI Compound Inflation Protection Rider]	\$[975.00]
[Guaranteed Purchase Option Rider]	\$[975.00]

[Optional Benefits]

[Shared Care Rider]	\$[100.00]
[Nonforfeiture Coverage Rider]	\$[100.00]
[Cash Benefit Rider ^[1]]	\$[100.00]
[Ten Year Premium Payment Rider ^[2]]	\$[1,487.50]

[Discounts]

[Spousal Discount]	-\$[637.50]
[Marital Discount]	-\$[318.75]
[Residential Discount]	-\$[318.75]
[Preferred Discount]	-\$[212.50]
[Multi-Life Discount]	-\$[100.00]

Total Initial Annual Premium[(with Discounts)]^[3] \$[1,487.50]

MetLife[®]
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Monthly] Modal Premium Amount	\$[123.96]
--------------------------------	------------

[Total Annual Premium On and After 10 th Policy Anniversary ^[2]]	\$[0.00]
-----------------------------------------------------------------------------------------	----------

For further information regarding the benefits above please refer to the "Outline of Coverage" provided with this proposal[and the descriptions on page [12]].

[*Please note: If you make a change to your Benefit Increase Option, you may change the partnership status of this policy.]

[^[1] Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludable amount, proceeds from all sources of Long-term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[^[2] If your policy includes the 10 Year Premium Payment Rider, as of your 10th Policy Anniversary, the Coverage in effect on your Original Effective Date will be paid-up. Any increase in premium resulting from a change in Coverage after your Original Effective Date will not be paid-up until 10 Policy Years from the effective date of the change. Please note that no increase in coverage is permitted after the Policy is paid up. This rider may impact the tax-deductibility of your premium. Please consult your tax advisor for further clarification.]

[^[3] Please note that there is an additional cost if you pay premium more frequently than annually.]

MetLife[®]
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

Proposed Total Initial Premium

	Annual	Semi-Annual	Quarterly	Monthly
[Insured1]	\$[1,387.50]	\$[705.00]	\$[355.00]	\$[125.00]
[Insured2]	\$[1,387.50]	\$[705.00]	\$[355.00]	\$[125.00]
[Both Individuals]	\$[2,775.00]	\$[1,410.00]	\$[710.00]	\$[250.00]
Annualized Total Initial Premium	\$[2,775.00]	\$[2,820.00]	\$[2,840.00]	\$[3,000.00]

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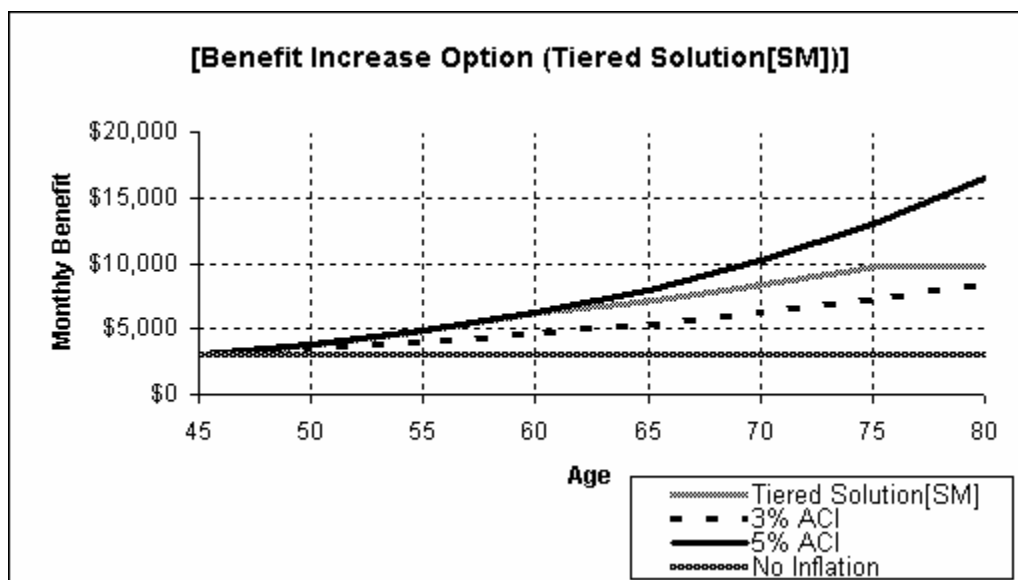
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider Comparison

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit, Total Benefit Amount, and Premium* would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (SCI) Rider is selected.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

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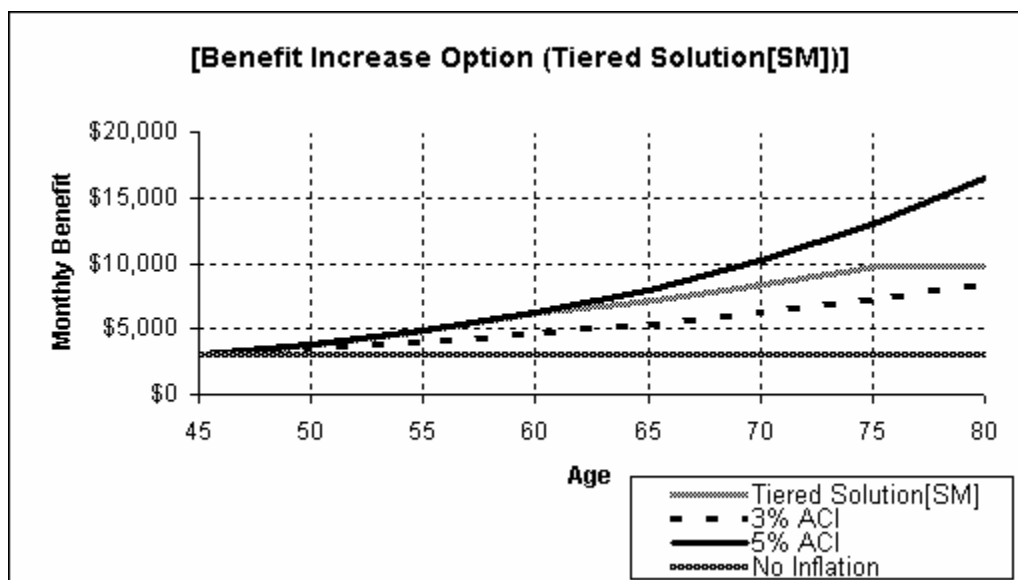
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider Comparison

To illustrate how the different Benefit Increase Options work, the table and graph below illustrate what the Monthly Benefit, Total Benefit Amount, and Premium* would be if the [Tiered Solution^[SM] (Graded Automatic Annual Increase Rider to age 75)] Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (SCI) Rider is selected.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

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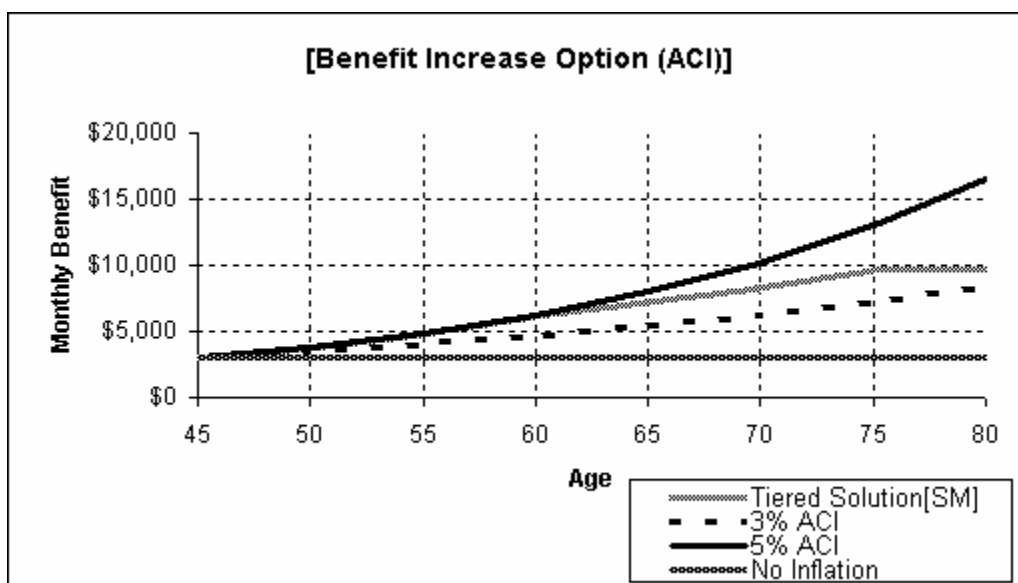
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Automatic Compound Inflation (ACI) Rider Comparison

To help you understand how the different Benefit Increase Options work, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be if you chose the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.]

MetLife[®]

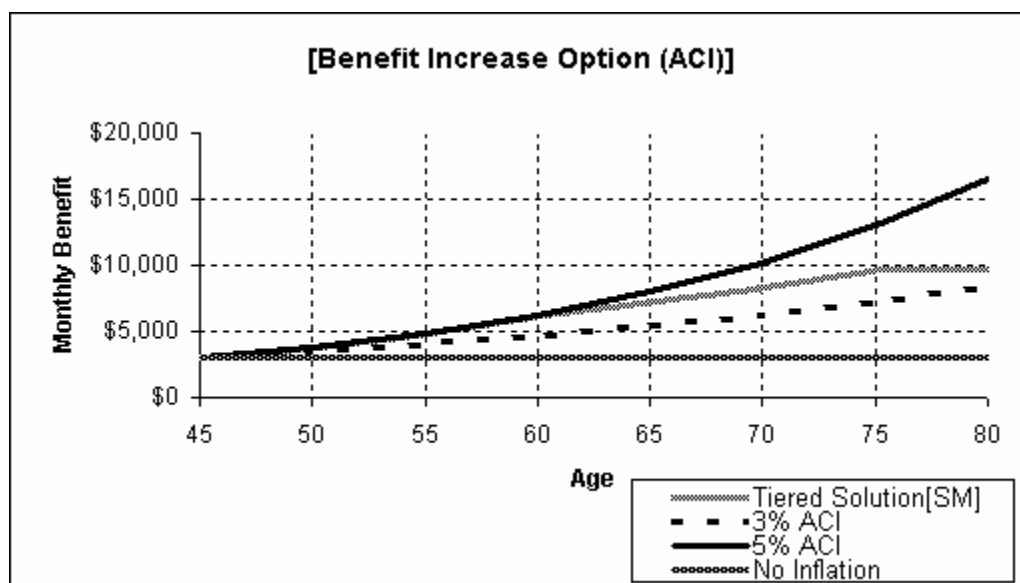
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Automatic Compound Inflation (ACI) Rider Comparison

To help you understand how the different Benefit Increase Options work, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be if you chose the Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75) Rider, the 3% Automatic Compound Inflation (ACI) Rider, or the 5% Automatic Compound Inflation (ACI) Rider.

Age	Tiered Solution ^[SM]			3% ACI			5% ACI		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[3,000]	\$[400,000]	\$[1,800]	\$[3,000]	\$[400,000]	\$[2,000]	\$[3,000]	\$[400,000]	\$[2,200]
[50]	\$[3,829]	\$[510,513]	\$[1,800]	\$[3,478]	\$[463,710]	\$[2,000]	\$[3,829]	\$[510,513]	\$[2,200]
[55]	\$[4,887]	\$[651,558]	\$[1,800]	\$[4,032]	\$[537,567]	\$[2,000]	\$[4,887]	\$[651,558]	\$[2,200]
[60]	\$[6,237]	\$[831,571]	\$[1,800]	\$[4,674]	\$[623,187]	\$[2,000]	\$[6,237]	\$[831,571]	\$[2,200]
[65]	\$[7,230]	\$[964,019]	\$[1,800]	\$[5,418]	\$[722,444]	\$[2,000]	\$[7,960]	\$[1,061,319]	\$[2,200]
[70]	\$[8,382]	\$[1,117,562]	\$[1,800]	\$[6,281]	\$[837,511]	\$[2,000]	\$[10,159]	\$[1,354,542]	\$[2,200]
[75]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[7,282]	\$[970,905]	\$[2,000]	\$[12,966]	\$[1,728,777]	\$[2,200]
[80]	\$[9,717]	\$[1,295,561]	\$[1,800]	\$[8,442]	\$[1,125,545]	\$[2,000]	\$[16,548]	\$[2,206,406]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.]

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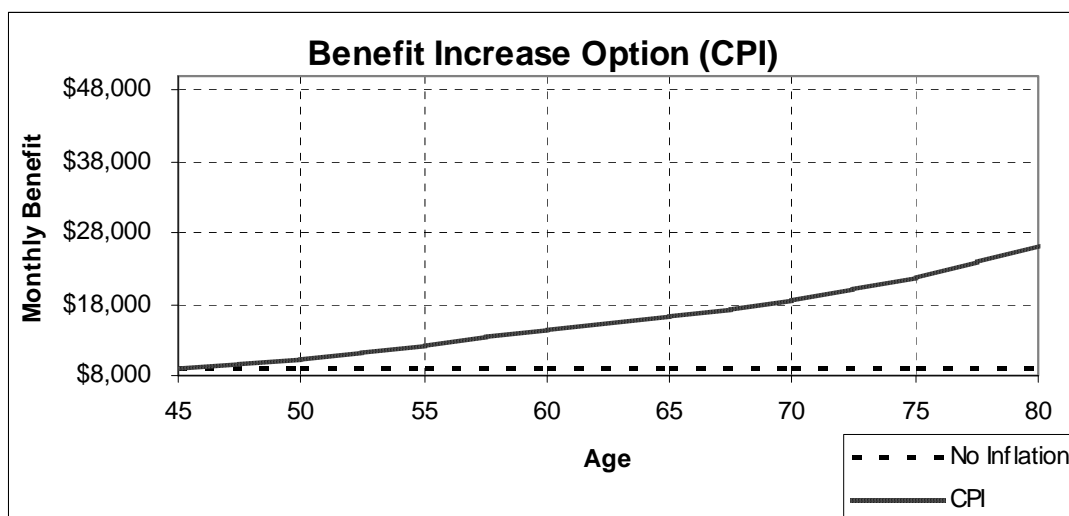
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Urban Consumer Price Index (CPI) Rider Inflation Comparison

To help you understand how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be with Urban CPI inflation using hypothetical Urban CPI percentages.

Age	No Benefit Increase Option			CPI %	Urban CPI		
	Monthly Benefit	Total Benefit Amount	Premium		Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[9,000]	\$[400,000]	\$[2,200]
[50]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[10,132]	\$[450,334]	\$[2,200]
[55]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[12,206]	\$[542,531]	\$[2,200]
[60]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[14,424]	\$[641,095]	\$[2,200]
[65]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[16,398]	\$[728,843]	\$[2,200]
[70]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[18,643]	\$[828,603]	\$[2,200]
[75]	\$[9,000]	\$[400,000]	\$[2,000]	[4]%	\$[21,610]	\$[960,487]	\$[2,200]
[80]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[26,285]	\$[1,168,253]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

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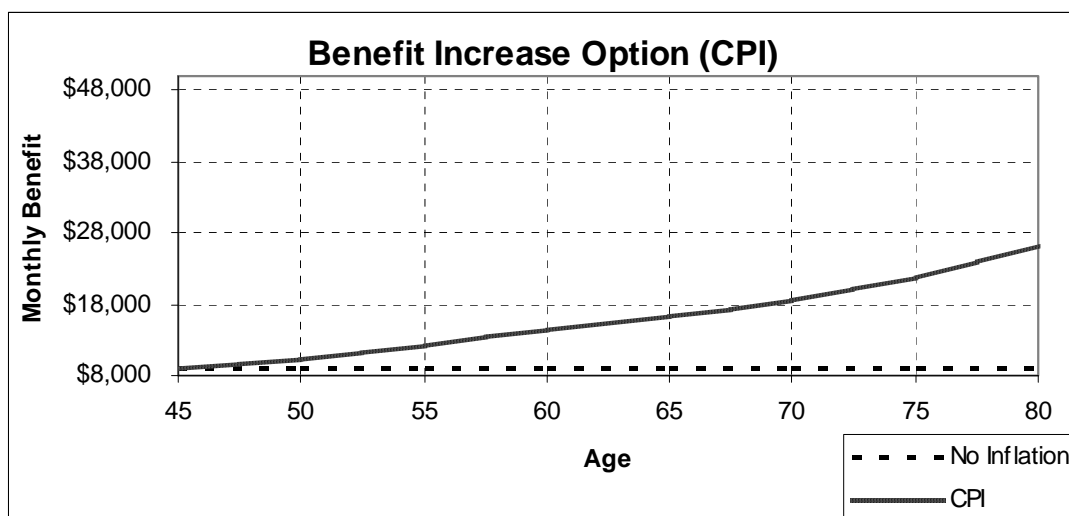
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Urban Consumer Price Index (CPI) Rider Inflation Comparison

To help you understand how the Consumer Price Index (CPI) Rider option works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount, and Premium* would be with Urban CPI inflation using hypothetical Urban CPI percentages.

Age	No Benefit Increase Option			CPI %	Urban CPI		
	Monthly Benefit	Total Benefit Amount	Premium		Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[9,000]	\$[400,000]	\$[2,200]
[50]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[10,132]	\$[450,334]	\$[2,200]
[55]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[12,206]	\$[542,531]	\$[2,200]
[60]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[14,424]	\$[641,095]	\$[2,200]
[65]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[16,398]	\$[728,843]	\$[2,200]
[70]	\$[9,000]	\$[400,000]	\$[2,000]	[3]%	\$[18,643]	\$[828,603]	\$[2,200]
[75]	\$[9,000]	\$[400,000]	\$[2,000]	[4]%	\$[21,610]	\$[960,487]	\$[2,200]
[80]	\$[9,000]	\$[400,000]	\$[2,000]	[2]%	\$[26,285]	\$[1,168,253]	\$[2,200]



*Illustration of future premium assumes no increase in rates during the period shown.

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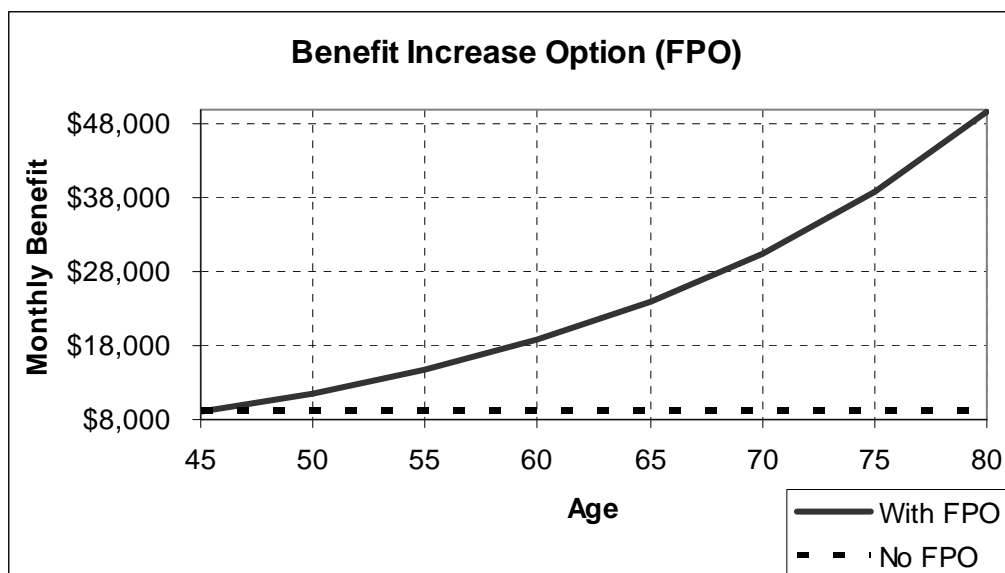
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Future Purchase Option (FPO) Rider Comparison

To help you understand how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount and Premium* would be if you chose No Benefit Increase Option or the Future Purchase Option. The example below assumes all increases are accepted.

Age	No Benefit Increase Option			Future Purchase		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[50]	\$[9,000]	\$[400,000]	\$[1,800]	\$[11,486]	\$[510,512]	\$[2,297]
[55]	\$[9,000]	\$[400,000]	\$[1,800]	\$[14,660]	\$[651,557]	\$[2,932]
[60]	\$[9,000]	\$[400,000]	\$[1,800]	\$[18,710]	\$[831,571]	\$[3,742]
[65]	\$[9,000]	\$[400,000]	\$[1,800]	\$[23,879]	\$[1,061,319]	\$[4,775]
[70]	\$[9,000]	\$[400,000]	\$[1,800]	\$[30,477]	\$[1,354,541]	\$[6,095]
[75]	\$[9,000]	\$[400,000]	\$[1,800]	\$[38,897]	\$[1,728,776]	\$[7,779]
[80]	\$[9,000]	\$[400,000]	\$[1,800]	\$[49,644]	\$[2,206,406]	\$[9,928]



*Illustration of future premium assumes no increase in rates during the period shown. The additional premium for each increase will be based on: age on the effective date of the increase; and the following, in effect on the effective date of the increase: premium rates, discounts, if any, and Health Rating.

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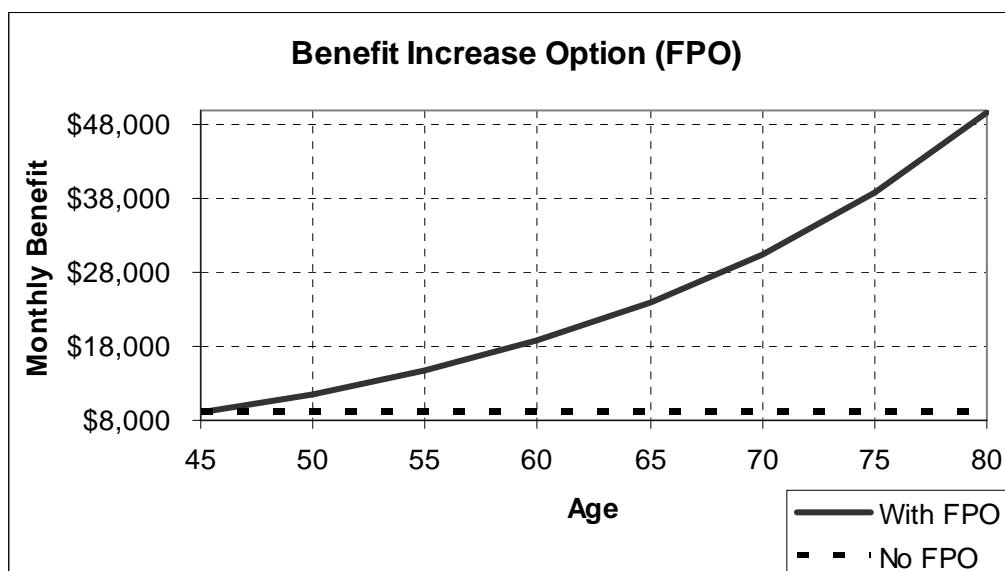
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Future Purchase Option (FPO) Rider Comparison

To help you understand how the Future Purchase Option (FPO) Rider works, the table and graph below illustrate what your Monthly Benefit, Total Benefit Amount and Premium* would be if you chose No Benefit Increase Option or the Future Purchase Option. The example below assumes all increases are accepted.

Age	No Benefit Increase Option			Future Purchase		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[50]	\$[9,000]	\$[400,000]	\$[1,800]	\$[11,486]	\$[510,512]	\$[2,297]
[55]	\$[9,000]	\$[400,000]	\$[1,800]	\$[14,660]	\$[651,557]	\$[2,932]
[60]	\$[9,000]	\$[400,000]	\$[1,800]	\$[18,710]	\$[831,571]	\$[3,742]
[65]	\$[9,000]	\$[400,000]	\$[1,800]	\$[23,879]	\$[1,061,319]	\$[4,775]
[70]	\$[9,000]	\$[400,000]	\$[1,800]	\$[30,477]	\$[1,354,541]	\$[6,095]
[75]	\$[9,000]	\$[400,000]	\$[1,800]	\$[38,897]	\$[1,728,776]	\$[7,779]
[80]	\$[9,000]	\$[400,000]	\$[1,800]	\$[49,644]	\$[2,206,406]	\$[9,928]



*Illustration of future premium assumes no increase in rates during the period shown. The additional premium for each increase will be based on: age on the effective date of the increase; and the following, in effect on the effective date of the increase: premium rates, discounts, if any, and Health Rating.

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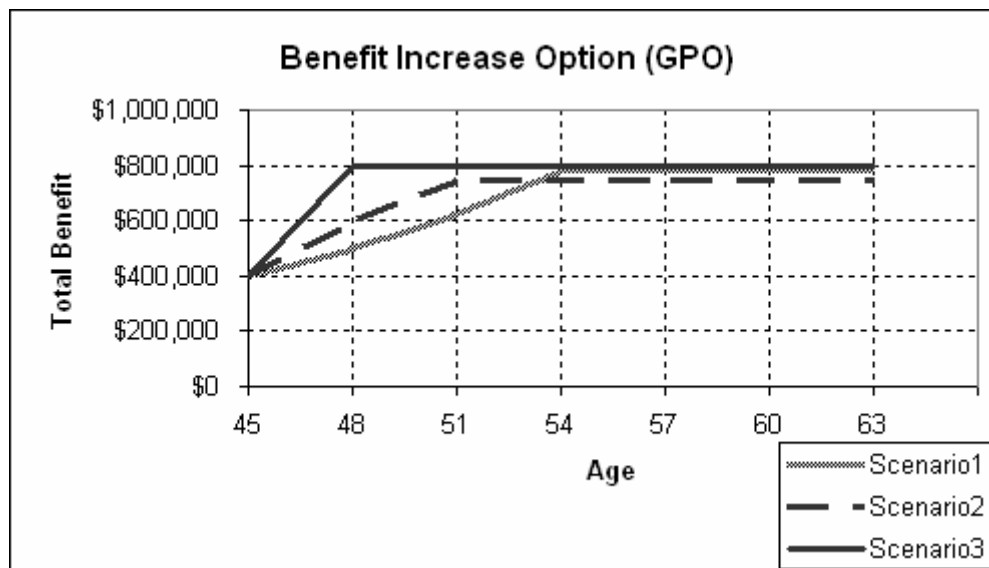
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Guaranteed Purchase Option (GPO) Rider Comparison

To help you understand how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how your Monthly Benefit, Total Benefit Amount, and Premiums** would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Age	GPO Scenario 1			GPO Scenario 2			GPO Scenario 3		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[48]	\$[11,250]	\$[500,000]	\$[2,250]	\$[13,500]	\$[600,000]	\$[2,700]	\$[18,000]	\$[800,000]	\$[3,600]
[51]	\$[14,062]	\$[625,000]	\$[2,812]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[54]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[57]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[60]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[63]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]



*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

**Illustration of future premium assumes no increase in rates during the period shown. Future premiums are based on the following: health rating on original effective date as well as age, premium rates and discounts on effective date of the increase.

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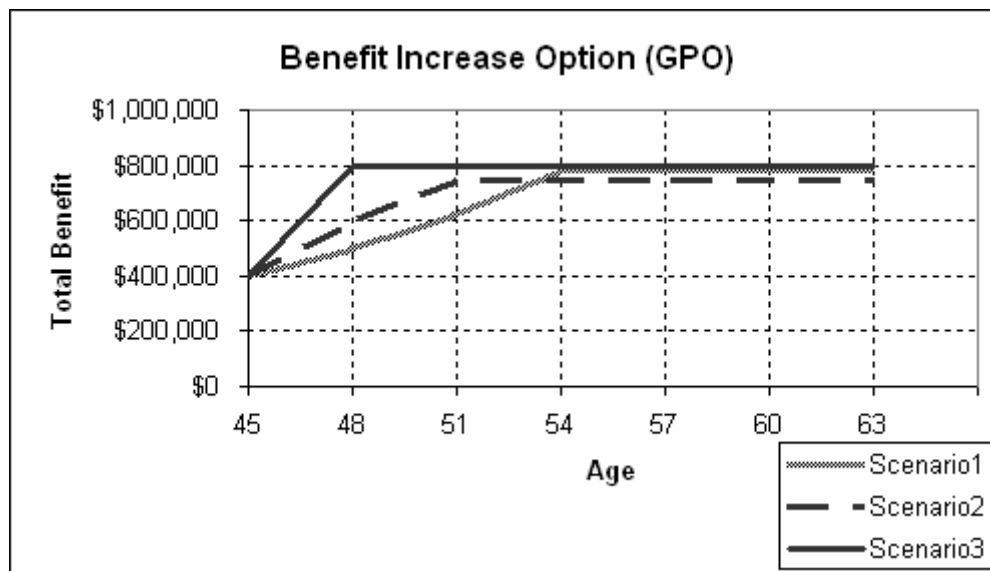
MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
	Initial Total Annual Premium: \$[1,275.00]

Guaranteed Purchase Option (GPO) Rider Comparison

To help you understand how the Guaranteed Purchase Option (GPO) Rider works, the table and graph below illustrate three possible scenarios for how you might choose to use the GPO*. Each scenario shows how your Monthly Benefit, Total Benefit Amount, and Premiums** would be affected. Scenario 1 assumes that a 25% increase is applied on the 3rd, 6th, 9th and 12th policy anniversaries, Scenario 2 assumes that a 50% increase is applied on the 3rd and 6th policy anniversaries, while Scenario 3 assumes a one-time 100% increase on the 3rd policy anniversary.

Age	GPO Scenario 1			GPO Scenario 2			GPO Scenario 3		
	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium	Monthly Benefit	Total Benefit Amount	Premium
[45]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]	\$[9,000]	\$[400,000]	\$[1,800]
[48]	\$[11,250]	\$[500,000]	\$[2,250]	\$[13,500]	\$[600,000]	\$[2,700]	\$[18,000]	\$[800,000]	\$[3,600]
[51]	\$[14,062]	\$[625,000]	\$[2,812]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[54]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[57]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[60]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]
[63]	\$[17,578]	\$[781,250]	\$[3,516]	\$[16,875]	\$[750,000]	\$[3,375]	\$[18,000]	\$[800,000]	\$[3,600]



*Under the GPO any increase must be at least 25% and the total of all increases may not exceed 100% of your initial Total Benefit Amount.

**Illustration of future premium assumes no increase in rates during the period shown. Future premiums are based on the following: health rating on original effective date as well as age, premium rates and discounts on effective date of the increase.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

[Policy Feature, Optional Rider, and Discount Explanations]

This is a summary of the features, optional riders and discounts available under the MetLife [LTC LifeStage Advantage] policy. Please refer to your outline of coverage for complete details.

Built In Benefits
Every MetLife [LTC LifeStage Advantage] policy includes coverage for home care, assisted living facility, nursing home and adult day care. In addition, the following Built-In Benefits are also included.
Return of Premium
If you die on or before your 70 th birthday, we will return to your designated beneficiary an amount equal to all the premiums that you paid, less any Benefits that were paid to you or on your behalf.
Waiver of Premium
If you are in the United States and you become eligible for benefits, fulfill the applicable elimination period and begin receiving payment of benefits, we will waive your premiums.
International Benefit
If you are living outside the United States for at least 15 consecutive days during a calendar month, are eligible for benefits and have fulfilled the applicable elimination period for the international benefit, you can receive benefits under the International Benefit provision in your policy.
Care Advisory Services
This policy provides for care advisory services provided by a care advisor. This includes any of the following services: assessing long-term care service needs; identifying the long-term care providers to meet those needs; requisitioning and coordinating long-term care services; implementing the long-term care service plan; and monitoring and reassessing long-term care needs as required from time to time.
Bed Reservation
If you are in a nursing home, hospice facility or assisted living facility, and you leave that facility temporarily, we will pay benefits for the actual charges you incur to hold your space in the facility so that you are able to return to it.
Needs Assessment
After you become eligible for benefits, you can receive one needs assessment from a care management organization to assess your long-term care service needs..
Hospice Facility/Hospice Care at Home
This policy provides coverage for hospice care, either in a hospice facility or at home, if you become terminally ill.
Elimination Period for Covered Services
The policy includes a [100] calendar day elimination period for covered services. This is the number of days you must be eligible for benefits before benefits for covered services become payable. These [100] calendar days do not need to be consecutive.

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

[Benefit Increase Option]
[5% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 5%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[3% Automatic Compound Inflation Protection Rider]
[Automatically increases every year by 3%. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Tiered Solution^[SM] (Graded Automatic Annual Increase to age 75)]
[Automatically increases your coverage every year by 5% up to and including the year in which you turn 60. Coverage will then continue to increase every year by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
[Future Purchase Option Rider]
[Automatically increases by 5% every year unless rejected in writing. Option ceases if you reject twice in a row. New premium price based on age when increase takes effect.]
[Urban CPI Compound Inflation Protection Rider]
[Automatically increases every year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increases.]
[Guaranteed Purchase Option Rider]
[As often as every 3 years, purchase an increase in coverage without providing proof of good health. Total purchases may be up to 100% of your original total benefit amount.]
[Optional Benefits]
[Shared Care Rider]
[If your spouse or domestic partner* (referred to as "covered partner") is covered under a policy that is identical to yours that includes the Shared Care Rider, and your covered partner exhausts the total benefit amount under his/her policy, then your covered partner may receive benefits (other than the benefit for needs assessment) under your policy without satisfying any additional elimination period. In the event of your covered partner's death, the remaining total benefit amount under his/her policy will be added to your policy. *Where permitted by state law.]
[Nonforfeiture Rider]

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

[If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to "paid-up" status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a "paid-up" policy, your total benefit amount will be adjusted so that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.]

[Cash Benefit Rider]

[With this rider, if you are eligible for benefits and have fulfilled the elimination period, you will receive the monthly benefit amount instead of reimbursement for covered services (other than the needs assessment). Benefits under this rider will be paid up to the total benefit amount. Since benefits under the Cash Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

[Ten Year Premium Payment Rider]

[With this rider, once you have paid premiums up to your 10th policy anniversary, the coverage that went into effect on your original policy effective date will be considered "paid-up" and will remain in effect with no further premium payment. Once the policy is "paid-up" under this rider, you may not request any further changes to your policy. If you end this rider before it is paid-up, and your policy remains in force, you will not receive any offset, adjustment or refund of the accelerated premium paid under this rider upon switching to the standard method of premium payment. The Ten-Year Premium Payment Rider provides an accelerated premium payment schedule that may result in a loss of potential tax deductions to which you may otherwise be entitled under the federal income tax law and the income tax laws of certain states. You should consult your tax advisor prior to selecting an accelerated premium payment rider.]

[Discounts]

[Spousal Discount]

[Premiums for your coverage will be subject to a [30]% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date we are notified of your eligibility for this discount. If your spouse's or domestic partner's* coverage ends for any reason other than his/her death or the exhaustion of the total benefit amount under his/her policy, so will this discount. *Where permitted by state law.]

[Marital Discount]

[If you are married or have a domestic partner* and do not qualify for the spousal discount, you will be entitled to a [15]% marital discount. The discount will apply to all premiums due after the latest of your policy's original effective date or the date we were notified of your eligibility for this discount. *Where permitted by state law.]

[Residential Discount]

[If a household member is insured under an individual long-term care insurance policy issued by MetLife, you will be eligible for this [15]% discount. This discount will apply to all premiums due and payable on or after the latest of your policy's original effective date, the date the household member's coverage initially became effective, or the date we were notified of your eligibility for this discount. (This discount may not be combined with spousal or marital discount.)]

[Preferred Discount]

[Applicants who meet specific medical underwriting criteria will receive a preferred rating. If you qualify for our preferred health rating, you will receive a [10]% discount on your premiums.]

[Multi-Life Discount]

[Employer Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

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MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]	
[Sample Insured2]	[Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

[Employer Paid – [10]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]
[Voluntary Paid – [5]% - This discount is available to employees of an employer or members of an association where the employer or association has entered into a multi-life agreement with us. This discount may also be available to family members of the employee or member to whom the multi-life arrangement applies.]

]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

[The [State] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [State] qualify for the [State] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as “Asset Disregard,” under [State’s] Medicaid program.

Asset Disregard means that an amount of the policyholder’s assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured’s eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person’s eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife’s individual long-term care insurance policies may now be offered to [State] residents as [State] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

[Insert State Specific Requirements]

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [State] and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [State] Department of Health and Welfare.]

]

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:]

- [treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;]
- [any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;]
- [any injury or sickness that results from:]
 - [any war, or act of war (whether declared or undeclared);]
 - [participation in a felony, riot or insurrection; or]
 - [any intentionally self-inflicted injury;]
- [services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services ; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;]
- [any care or services received outside of the United States, except as described in the International BenefitCoverage section;]
- [any service or item to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law;]
- [treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or]
- [services for which no charge is normally made in the absence of insurance.]

[Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured]	Age: [45], [Standard]
[Sample Insured2]	[Age:][45][,][Standard]
	Initial Total Annual Premium: \$[1,275.00]

Coordination With Other MetLife Coverages

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number[s]: [LTC2007]. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask about complete costs and details.

No part of the *Peanuts* material may be copied, reproduced, used, or performed in any form (graphic, electronic, or mechanical, including photocopying, recording, taping or information storage and retrieval systems) for any purpose without the express written permission of United Features Syndicate, Inc.

The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this long term care. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

MetLife[®]

MetLife LTC LifeStage Advantage^[SM]

[Sample Insured] [Sample Insured2]	Age: [45], [Standard] [Age:][45][,][Standard]	
	Initial Total Annual Premium: \$[1,275.00]	

Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

1.	Prepared for the State of		ARKANSAS				
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	STATE #
	Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	New York	A&H	241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Mary J. Rinaldi Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	203.221.3859	203.221.6573	mrinaldi@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number: I09-18 MetWins		
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #		
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____	
9.	Type of Insurance	LTC031 Individual Long-Term Care Insurance	
10.	Product Coding Matrix Matix Filing Code	LTC031.001 - Qualified	

11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> RATES <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATES: _____ Please explain: SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
12.	Filing Submission Date	August 31 , 2009
13.	Filing Fee (If required)	Amount \$75.00 . _____ Check Date _____ EFT Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____ EFT
14.	Date of Domiciliary Approval	NA New York does not require LTCI advertising to be filed.
15.	Filing Description:	INDIVIDUAL LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S)
	PLEASE SEE COVER LETTER	

View Complete Filing Description

16.	Certification (If required)	
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of <u>ARKANSAS</u>		
Print Name <u>Mary J. Rinaldi</u>		Title: <u>Consultant-Compliance/Marketing/AD</u>
Original Signature <u><i>Mary J. Rinaldi</i></u>		Date <u>August 31, 2009</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I09-18 MetWins
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
01	Individual Multi-Life Base Illustration Output	ADF#1762.07 (Rev0809)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02	Individual Multi-Life Enrollment Kit Output	ADF#1763.07 (Rev0809)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03	Individual Base Illustration Output	ADF#1916.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

LH RFA-1